



# Rural Fire District Consolidation Feasibility Study

**HANCOCK COUNTY BOARD OF SUPERVISORS**

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**Prepared by:**

**Obie McClure**

**Blaine LaFontaine**

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## Section 1. Introduction & Overview

In September 2017, the Hancock County Board of Supervisors detailed in its annual State of the County Address that rural fire district consolidation would be a central priority for the upcoming fiscal year. Research began in October 2017 to construct a feasibility study using county resources available to analyze each of Hancock County's eight rural fire districts. The stated purpose of the feasibility study was to determine if any alternative methods exist that could be implemented to achieve cost efficiencies, coordination, and an improved level of fire protection service throughout Hancock County.

### Purpose of Study

The Board of Supervisors stated the feasibility study should make recommendations that cover the following topics:

- Increase efficiency in each fire district
- Increase services for rural districts
- Coordinate available resources to avoid duplication of services and/or equipment
- Explore benefits of implementing full time and part time fire protection service
- Create uniform training requirements and standardization across all fire districts
- Improve insurance ratings if possible in rural areas to benefit of property owners

Currently, eight fire districts provide fire protection services in the majority of the unincorporated areas of Hancock County and to the City of Diamondhead. The cities of Bay St. Louis and Waveland have municipal fire departments that provide fire protection to their respective communities and will not be included in this study. The county created fire departments include:

1. Bayside Volunteer Fire Department
2. Clermont Volunteer Fire Department
3. Diamondhead Volunteer Fire Department
4. Fenton Volunteer Fire Department
5. Kiln Volunteer Fire Department
6. Leetown Volunteer Fire Department
7. Post 58 Volunteer Fire Department
8. West Hancock Volunteer Fire Department

## **Report Organization**

Before this report could propose any recommendations to achieve efficiencies and streamlining of services, a thorough examination of current conditions had to occur first. The information collected for this report has been organized in the following sections:

1. Introduction
2. Existing Conditions
3. Insurance Service Ratings
4. Issues & Concerns
5. Recommendations

## **Methodology**

The majority of the information gathered for this report has come from multiple sources. Primary among the gathered information included conversations with the staff of Hancock County's Emergency Management Agency. The staff was able to provide specific data on the annual number of emergency calls, staff size, fire rescue vehicles, fire district territory, fiscal budgets and expenditures. Information was also provided by the Hancock County Tax Assessor's office, Hancock County's Administrative office, and the Mississippi State Rating Bureau.

## **Statutory Basis for Providing County Fire Services**

*In accordance with Mississippi Code 19-5-151, any contiguous area situated within any county of the state, and not being situated within the corporate boundaries of any existing municipality, and having no adequate water system, sewer system, garbage and waste collection and disposal system, or fire protection facilities serving such area, may become incorporated as a water district, as a sewer district, as a garbage and waste collection and disposal district, as a fire protection district, as a combined water and sewer district, as a combined water and garbage and waste collection and disposal district, as a combined water and fire protection district, or as a combined water, sewer, garbage and waste collection and disposal and fire protection district, in the manner set forth in the following sections.*

## **Funding Fire Districts**

*In accordance with Mississippi Code 19-5-189, the board of supervisors of the county in which any such district exists may, according to the terms of the resolution, levy a special tax, not to exceed four (4.00) mills annually, on all of the taxable real property in such district, the avails of which shall be paid over to the board of commissioners of the district to be used either for the operation, support and maintenance of the district or for the retirement of any bonds issued by the district, or for both.* In addition to the county levied four (4.00) mills, an additional quarter

(0.25) mill is assessed to all real property located in the unincorporated areas of Hancock County.

Outside of tax assessed revenues, each fire district receives funds from gaming taxes raised through operations from Hancock County's one gaming casino located in the unincorporated area of county. The gaming revenues are evenly split between all eight fire districts on an annual basis. Additionally, each fire district receives money from the Mississippi State Fire Insurance Rebate Fund that assists fire districts with replacing end of life equipment, repairs and construction, or training activities. If any fire insurance rebate money is not spent within the fiscal year it was distributed, the money can be place in a special account for future use. A written and detailed plan for the future use of the money must be filed with the office of the state insurance commissioner in order to keep this money in the account.

### **Governing Authority**

Regarding rural water, sewer, solid waste, and fire protection districts, the Mississippi Legislature has limited a county Board of Supervisors' legal authority to (1) create a district, (2) appoint members to a board of commissioners, (3) exercise the right of eminent domain on behalf of the district, (4) levy taxes to support the district, and (5) levy bonds for improvement or infrastructure projects.

In accordance with Mississippi Code 19-5-167, the county Board of Supervisors have the additional authority for dissolving, redefining and reconfiguring fire protection districts as may be appropriate to ensure the most appropriate and efficient fire protection coverage for the county's citizens. The county Board of Supervisors which has a fire protection district created under Section 19-5-151 et seq., may dissolve, redefine and reconfigure such district and, under Section 19-5-215 et seq., may create a fire protection grading district consisting of the same boundaries as the previously existing fire protection district or having amended boundaries as determined appropriate by the board of supervisors.

## Section 2. Existing Conditions

The following section highlights the current conditions which exist regarding fire protection services to communities located in the unincorporated areas of Hancock County. The emphasis of this study is examine each fire district's ability to effectively and efficiently provide a high quality level of protection to residents while balancing the equipment, training, and fiscal needs of the fire department.

### County Fire Services

According to United States Census Bureau data, Hancock County covers 553 total square miles. The seven volunteer fire districts and one paid staff fire department provide fire and rescue protection to 339 of the 553 square miles or 61% of the county's total land area. The Diamondhead Fire Protection District provides fire protection services to the citizens of the City of Diamondhead. It is the only rural fire department to provide fire protection services inside an incorporated area within Hancock County and has an established fire fee to supplement staffing and revenues to enhance services to its certificated area.

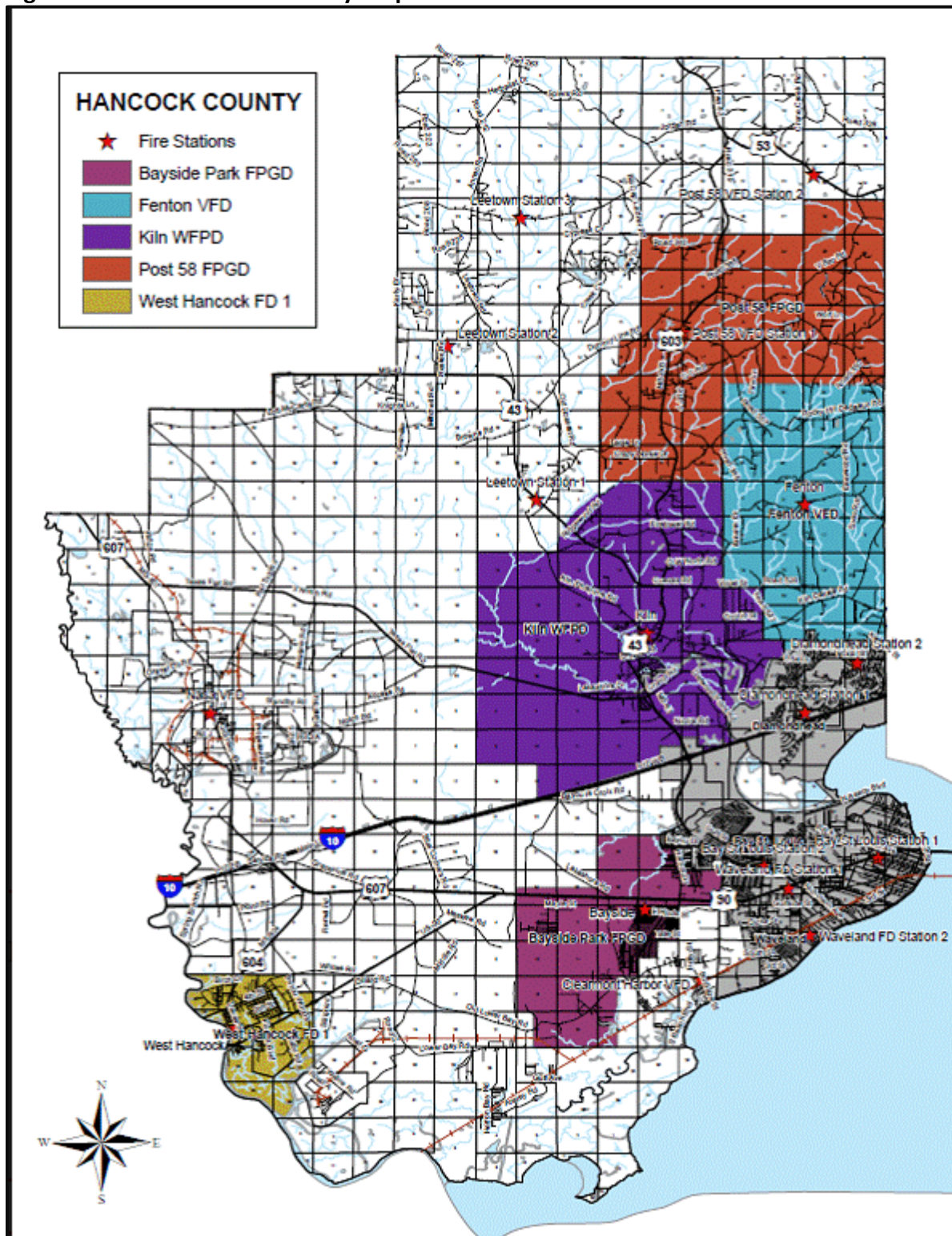
**Table 2.1. Fire District Coverage Area**

Department	Square Miles	Percentage of Total Covered Area
Bayside Park	28	8%
Clermont	7	2%
Diamondhead	12	4%
Fenton	28	8%
Kiln	49	14%
Leetown	95	28%
Post 58	62	18%
West Hancock	58	17%
Total	339	100%

The following map uses a color coded system to indicate fire district boundaries and fire station locations throughout Hancock County. The map is outdated now that many agencies use GIS systems to graphically show fire districts and their boundaries. For the purpose of this feasibility study, we will use this old map to quickly show the outline of many of long term fire districts in Hancock County. It should be noted that the map does not show all of the county's volunteer fire districts. The Leetown Volunteer Fire Department, Clermont Harbor Volunteer Fire Department, and Diamondhead Fire Department have not been added to the overall map due to updates to the Hancock County Emergency Management Agency's existing fire district maps.

Although the boundaries are missing, red stars do indicate the current location of fire stations in Leetown, Clermont Harbor, and Diamondhead fire districts.

**Figure 2.1. Fire District Boundary Map**





## Membership & Training

The majority of Hancock County's rural fire departments operate solely with the help of its dedicated volunteer staff. The Diamondhead Fire Department is the only fire department with full time staff on duty. Due to the rural nature of much of Hancock County, a volunteer staff has worked well in the past to provide the necessary fire protection services. Volunteer rosters range between 14 and 30 personnel for each fire district.

The following table identifies each volunteer fire department operating in the county with their current roster of volunteer fire fighters.

**Table 2.2. Personnel Roster**

Department	Number of Personnel	Volunteer/FT
Bayside Park	20	Volunteer
Clermont	14	Volunteer
Diamondhead	18	Full Time
Fenton	30	Volunteer
Kiln	26	Volunteer
Leetown	30	Volunteer
Post 58	20	Volunteer
West Hancock	15	Volunteer

Source: Hancock EMA

With a volunteer force, training requirements can vary by district throughout Hancock County. The Mississippi State Fire Academy offers volunteer firefighter training courses that instructs students how to properly operate equipment, safely extinguish many types of fires, perform emergency rescues, etc. Presently, state law does not require volunteers to complete this training course as a credential to perform firefighting duties, but the Mississippi Rating Bureau requires a minimum of 3 hours of training per fire fighter as a requirement for a fire classification ranking below class 10 ([www.msratingbureau.com](http://www.msratingbureau.com), n.d.). Training requirements are set by each individual fire district and can vary throughout Hancock County.

**Table 2.3. Available Training Courses for Volunteer Fire Fighters**

Fire Fighting Training Courses	Required Hours
MS Volunteer Fire Fighting 1: Modules 1 & 2	88
MS Volunteer Fire Fighting 2: Modules 1 & 2	38
Advanced Volunteer Fire Fighting	12
Hazardous Materials Awareness/Operations	32
MS Volunteer Fire Officer 1	40
MS Volunteer Fire Officer 2	40
Certified Driver Operator 1	32
Certified Volunteer Driver Operator 2	32

Source: 2018 MS Fire Academy Catalog

The Mississippi Certified Volunteer Fire Fighter 1 requires participants to complete 88 hours of training where topics covered include ropes and knots, protective equipment, fire behavior, etc. Fire Fighter 2 requires an additional 38 hours of course work to be completed where participants can gain a deeper understanding of skills and knowledge learned in the Volunteer Fire Fighter 1 course (MS Fire Academy Catalog, 2018).

The Advanced Volunteer Firefighter course requires participants to complete 12 hours of course work where topics covered include search and rescue operations, liquid petroleum fires, interior home fires, ground ladder operations, etc. Participants must complete the Volunteer Fire Fighting 1 & 2 courses to enroll in this course (MS Fire Academy Catalog, 2018).

The Mississippi Volunteer Fire Officer 1 course requires participants to complete 40 hours of course work. Topics covered include introduction to becoming a fire officer, safety and prevention, risk management, management of fire fighters, fire officer communications, managing incidents, conflict resolution, and fire attack. Volunteer Fire Officer 2 requires an additional 40 hours of course work to be completed by participants. Officer 2 training incorporates many of the topics included in the Officer 1 course by preparing students for many of the administrative duties that fire departments now task fire officers to manage. Topics covered include training and coaching, rules of engagement, working in the community, understanding people, leading the fire company, budgeting, and crew resource management (MS Fire Academy Catalog, 2018).

The Mississippi Certified Volunteer Driver Operator level 1 course requires participants to complete 32 hours of course work. Topics covered include types of fire apparatus, nozzles, hoses, mathematics for the driver/operator, driving the fire apparatus, maintenance, emergency vehicle driving. The level 2 course requires an additional 32 hours of course work to be completed with additional topics covered that include the fire pump, foam, relay pump

operations, drafting & water shuttle operations, water, and fire ground operations (MS Fire Academy Catalog, 2018).

### Emergency Calls

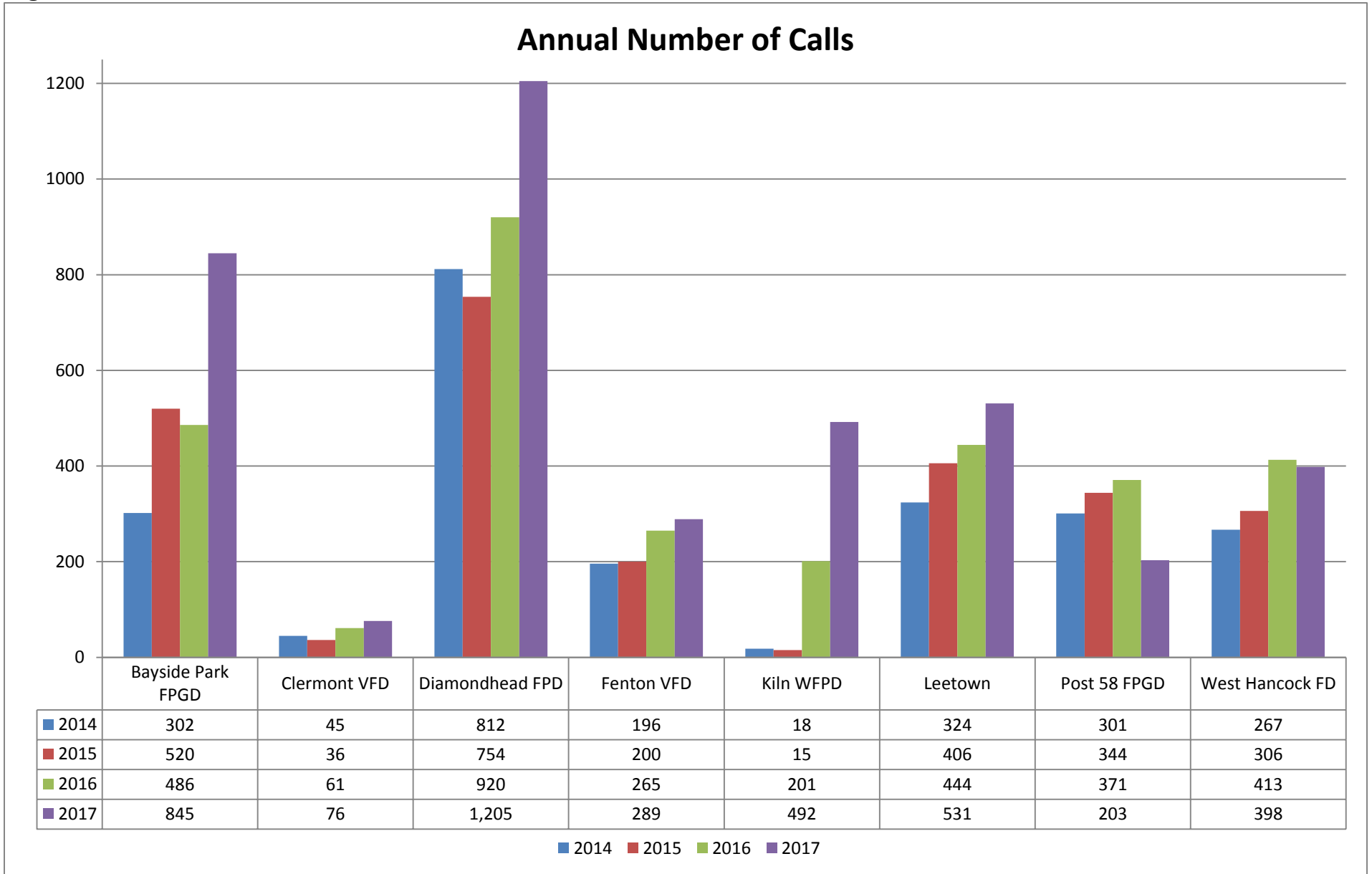
Call volumes throughout Hancock County vary depending on population densities along with emergency services provided. In urban populated areas such as the City of Diamondhead, the call volumes were found to be the highest among the fire districts with 1,205 calls in 2017. In Clermont Harbor, the district experienced only 76 calls in 2017 due to the limited services provided and the lower population density compared to neighboring districts. According to EMA records, call volumes have increased each year on average as fire districts respond to an increasing number of medical emergency calls. Medical emergency calls are the number one emergency calls in nearly every volunteer fire district throughout Hancock County. No explanation was provided for the large increase in Kiln Fire District over the last three years.

**Table 2.4. Annual Number of Emergency Calls 2014 - 2017**

Department	2014	2015	2016	2017	4 Year Average
Bayside Park	302	520	486	845	538
Clermont	45	36	61	76	55
Diamondhead	812	754	920	1,205	923
Fenton	196	200	265	289	238
Kiln	18	15	201	492	182
Leetown	324	406	444	531	426
Post 58	301	344	371	203	305
West Hancock	267	306	413	398	346

Source: Hancock County EMA

**Figure 2.2. Annual Number of Calls 2014 - 2017**



## Types of Calls

Emergency personnel in each fire district respond to a variety of different calls each year. Fire districts provide essential services that include fire protection, rescue, medical emergencies, storm disaster response, accidents, etc. As mentioned earlier, a fire district's scope of work has increased considerably beyond just fire protection. In the following tables, each district's top 5 event categories are listed for each year ranging from 2014-2017. A complete breakout of all call descriptions for each fire district can be found in Appendix A.

**Table 2.5. Top 5 Annual Call Events Bayside Park**

2015		2016		2017	
Medical Emergency	337	Medical Emergency	284	Medical Emergency	437
Accident with Injury	23	Accident Unknown Injuries	22	Accident Unknown Injuries	90
Grass/Brush	15	Accident with Injuries	15	Smoke/Unknown	34
Woods/Forest/Trees	15	Smoke/Unknown	15	Disturbance	26
Public/Officer Assist	12	Woods/Forest/Trees	14	Public/Officer Assist	25

Source: Hancock County EMA

**Table 2.6. Top 5 Annual Call Events Fenton**

2015		2016		2017	
Medical Emergency	118	Medical Emergency	138	Medical Emergency	128
Accident Unknown Injuries	13	Accident Unknown Injuries	27	Accident Unknown Injuries	31
Woods/Forest/Trees	8	Structure Any Type	16	Grass/Brush	16
Structure Any Type	7	Woods/Forest/Trees	10	Smoke/Unknown	13
Smoke/Unknown	6	Accident with Injuries	9	Woods/Forrest/Trees	12
Public/Officer Assist	6				

Source: Hancock County EMA

**Table 2.7. Top 5 Annual Call Events Diamondhead**

2015		2016		2017	
Medical Emergency	463	Medical Emergency	521	Medical Emergency	690
Public/Officer Assist	67	Public/Officer Assist	84	Public/Officer Assist	119
Fire Alarm	37	Fire Alarm	55	Fire Alarm	76
Alarm	26	Accident Unknown Injuries	55	Accident Unknown Injuries	73
Accident with Injuries	24	Smoke/Unknown	23	Mutual Aid	24

Source: Hancock County EMA

**Table 2.8. Top 5 Annual Call Events Kiln**

2015		2016		2017	
Structure Any Type	7	Accident Unknown Injuries	62	Medical Emergency	158
Accident Unknown Injuries	2	Fire Alarm	27	Accident Unknown Injuries	97
Smoke/Unknown	2	Accident with Injuries	26	Fire Alarm	25
Accident with Injuries	1	Structure Any Type	14	Accident Private Property	21
Shots Fired	1	Smoke/Unknown	13	Accident with Injuries	20
Vehicle Fire	1				
Medical Emergency	1				

Source: Hancock County EMA

**Table 2.9. Top 5 Annual Call Events Leetown**

2015		2016		2017	
Medical Emergency	221	Medical Emergency	214	Medical Emergency	237
Accident with Injuries	29	Accident Unknown Injuries	37	Accident Unknown Injuries	65
Grass/Brush	18	Accident with Injuries	28	Woods/Forest/Tree	21
Accident Unknown Injuries	17	Structure Any Type	21	Smoke/Unknown	19
Woods/Forest/Trees	15	Smoke/Unknown	16	Grass/Brush	18
		Domestic	16	Domestic	18

Source: Hancock County EMA

**Table 2.10. Top 5 Annual Call Events Post 58**

2015		2016		2017	
Medical Emergency	211	Medical Emergency	193	Medical Emergency	65
Accident with Injuries	29	Accident Unknown Injuries	28	Accident Unknown Injuries	38
Grass/Brush	18	Accident with Injuries	23	Grass/Brush	20
Fire Alarm	16	Death	13	Fire Alarm	13
Public/Officer Assist	7	Structure Any Type	13	Woods/Forest/Tree	12

Source: Hancock County EMA

**Table 2.11. Top 5 Annual Call Events West Hancock**

2015		2016		2017	
Medical Emergency	71	Accident Unknown Injuries	117	Accident Unknown Injuries	137
Accident with Injuries	70	Medical Emergency	98	Medical Emergency	82
Accident Unknown Injuries	65	Accident with Injuries	59	Assist Motorists	25
Assist Motorist	14	Assist Motorist	19	Accident with Injuries	16
Smoke/Unknown	13	Fire Alarm	17	Vehicle	16
				Smoke/Unknown	15

Source: Hancock County EMA

**Table 2.12. Top 5 Annual Call Events Clermont Harbor**

2015		2016		2017	
Accident with Injuries	7	Accident Unknown Injuries	11	Accident Unknown Injuries	24
Woods/Forest/Trees	7	Accident with Injuries	11	Smoke/Unknown	6
Fire Alarm	6	Accident Private Property	8	Structure Any Type	6
Accident Unknown Injuries	4	Smoke/Unknown	7	Accident Private Property	5
Grass/Brush	3	Woods/Forest/Trees	5	Fire Alarm	4

Source: Hancock County EMA

## Fire Trucks

Fire trucks are the most expensive and complex pieces of equipment fire districts own and maintain. Leetown fire district has a total of eight fire fighting vehicles that includes four engines, one tanker, and three rescue/brush trucks. Clermont and West Hancock tied for the least amount of fire vehicles with three vehicles per district.

**Table 2.13. Fire Trucks Per Fire District**

Department	Engine	Engine/Ladder	Tanker	Rescue/Brush	Utility	Total
Bayside Park FPGD	1	1	1	1	1	5
Fenton VFD	2	0	1	1	0	4
Kiln WFPD	2	0	1	1	0	4
Post 58 FPGD	3	0	2	1	0	6
West Hancock FD	1	1	1	0	0	3
Leetown	4	0	1	3	0	8
Clermont VFD	1	0	1	1	0	3
Diamondhead FPD	2	1	0	1	2	6

Source: Hancock County EMA

## Fire Truck Terminology

To the average citizen, a description of a fire truck would be a large “red” truck with loud emergency sirens often seen speeding towards a fire or medical emergency. Within the professional firefighting community, the fire truck terminology becomes increasingly specific. The following definitions help to clarify the column headings used in Table 13 above.

*Fire Apparatus* – A vehicle designed to be used under emergency conditions to transport personnel and equipment, and to support the suppression of fires and mitigation of other hazardous situations.

*Engine* – A fire department vehicle (“fire engine”) that includes a pump with a rated pumping capacity of not less than 750 gallons per minute (gpm).

*Pumper* – Fire apparatus with a permanently mounted fire pump of at least 750 gpm capacity at 150 psi net pump pressure, a minimum 500 gallon water tank, and hose body whose primary purpose is to combat structural and associated fires.

*Tanker (Mobile Water Supply Apparatus)* – A vehicle designed primarily for transporting (pickup, transporting, and delivering) water to fire emergency scenes to be applied by other vehicles or pumping equipment.



*Ladder Truck (Aerial Fire Apparatus)* – A vehicle equipped with an aerial ladder, elevating platform, or water tower that is designed and equipped to support firefighting and rescue operations by positioning personnel, handling materials, providing continuous egress, or discharging water at positions elevated from the ground.

*Rescue Vehicle* – A special vehicle, also known as a heavy rescue or squad, equipped with tools and equipment to perform one or more types of special rescue operations such as building collapse, confined space, high angle, vehicle extrication, and water rescue.

*Utility Vehicle (Special Services Fire Apparatus)* – A multipurpose vehicle that primarily provides support services at emergency scenes; many times an SUV, Pickup or similar.

*Brush Truck* – A combination of an all-terrain pumper and a wilderness rescue vehicle often used to fight wildfires. An example would be a heavy duty pickup truck outfitted with a 200 gallon water tank and a pump to distribute that water under pressure.

*In-Service Fire Apparatus* – Any fire apparatus, including reserve apparatus, which is available for use under emergency conditions to transport personnel and equipment and to support suppression of fires and mitigation of other hazardous conditions.

*Reserve Fire Apparatus* – A fire apparatus retained as a backup apparatus and used to replace a primary apparatus when the primary apparatus is out of service.

## **Budgets**

Each fire district operates and maintains a fiscal budget each year. Each fire district levies a 4.00 mill property tax on Class 1 & Class 2 real property in addition to the county levying a 0.25 mill tax on Class 1 & Class 2 real property in the unincorporated areas of the county. Depending on the population density and property values, fire district budgets can vary widely pending mil value and assessment of each district. For example, Clermont Harbor fire district covers only about seven square miles and collected \$52,820.72 in fiscal year 2017 from the 4.00 mill tax levy, whereas, the Fenton fire district covers 28 square miles but collected only \$43,876.66 in fiscal year 2017 from the 4.00 mill tax levy. Every fire district in Hancock County receives additional sources of revenue from the state through shared gaming funds and fire insurance rebate funds.

**Table 2.14. Bayside Park Budget**

Bayside Park	Budget	Expenses To End of September 2017	Percent To Date of September 2017
Gaming Revenues	\$20,628.00	\$20,496.10	99.4%
4 Mills Tax Assessed	\$69,536.93	\$69,987.16	100.6%
0.25 Mill Awarded	\$15,087.00	\$7,354.64	48.7%
Fire Insurance Rebate	\$71,675.00	\$48,350.97	67.5%
Total	\$176,926.93	\$146,188.87	82.6%

Source: Hancock County Administration

**Table 2.15. Fenton Budget**

Fenton	Budget	Expenses To End of September 2017	Percent To Date of September 2017
Gaming Revenues	\$20,628.00	\$20,496.10	99.4%
4 Mills Tax Assessed	\$43,876.66	\$43,788.65	99.8%
0.25 Mill Awarded	\$21,003.00	\$880.21	4.2%
Fire Insurance Rebate	\$93,632.00	\$2,804.95	3.0%
Total	\$179,139.66	\$67,969.96	37.9%

Source: Hancock County Administration

**Table 2.16. Kiln Budget**

Kiln	Budget	Expenses To End of September 2017	Percent To Date of September 2017
Gaming Revenues	\$20,628.00	\$20,496.10	99.4%
4 Mills Tax Assessed	\$91,839.89	\$92,871.82	101.1%
0.25 Mill Awarded	\$76,295.00	\$1,575.05	2.1%
Fire Insurance Rebate	\$140,607.00	\$1,093.77	0.8%
Total	\$329,369.89	\$116,036.74	35.2%

Source: Hancock County Administration

**Table 2.17. Post 58 Budget**

Post 58	Budget	Expenses To End of September 2017	Percent To Date of September 2017
Gaming Revenues	\$20,628.00	\$20,496.10	99.4%
4 Mills Tax Assessed	\$55,793.10	\$55,421.75	99.2%
0.25 Mill Awarded	\$27,784.00	\$1,306.25	4.7%
Fire Insurance Rebate	\$165,720.00	\$0	0%
Total	\$269,925.10	\$77,224.10	28.6%

Source: Hancock County Administration

**Table 2.18. West Hancock Budget**

West Hancock	Budget	Expenses To End of September 2017	Percent To Date of September 2017
Gaming Revenues	\$20,628.00	\$20,496.10	99.4%
4 Mills Tax Assessed	\$38,261.74	\$36,061.26	94.2%
0.25 Mill Awarded	\$6,280.00	\$4,166.38	66.3%
Fire Insurance Rebate	\$46,295.00	\$15,150.40	32.7%
Total	\$111,464.74	\$75,874.14	68.1%

Source: Hancock County Administration

**Table 2.19. Leetown Budget**

Leetown	Budget	Expenses To End of September 2017	Percent To Date of September 2017
Gaming Revenues	\$20,628.00	\$18,879.68	91.5%
4 Mills Tax Assessed	\$80,534.31	\$80,659.28	100.2%
0.25 Mill Awarded	\$21,709.00	\$5,717.57	26.3%
Fire Insurance Rebate	\$38,707.00	\$32,403.02	83.7%
Total	\$161,578.31	\$137,659.55	85.2%

Source: Hancock County Administration

**Table 2.20. Clermont Harbor Budget**

Clermont Harbor	Budget	Expenses To End of September 2017	Percent To Date of September 2017
Gaming Revenues	\$20,628.00	\$20,493.10	99.3%
4 Mills Tax Assessed	\$52,820.72	\$52,781.87	99.9%
0.25 Mill Awarded	\$58,568.00	\$500	0.9%
Fire Insurance Rebate	\$115,906.00	\$33,785.07	29.1%
Total	\$247,922.72	\$107,560.04	43.4%

Source: Hancock County Administration

**Table 2.21. Diamondhead Budget**

Diamondhead	Budget	Expenses To End of September 2017	Percent To Date of September 2017
Gaming Revenues	\$20,628.00	\$20,497.07	99.4%
4 Mills Tax Assessed	\$281,507.89	\$282,670.76	100.4%
0.25 Mill Awarded	\$86,126.00	\$21,062.58	24.5%
Fire Insurance Rebate	\$68,715.00	\$50,847.71	74.0%
Total	\$456,977.86	\$375,078.12	82.1%

Source: Hancock County Administration

## Section 3. Insurance Rating

### Mississippi State Rating Bureau

The Mississippi State Rating Bureau has graded fire departments and rural fire districts for nearly 100 years. For a fire department to be eligible to receive a fire insurance rating, a community must be incorporated as city or be a legally defined district created under Mississippi Statutes. The rating bureau uses a fire rating schedule with classifications ranging between 1- 10. A class 1 rating represents extraordinary fire protection service while a class 10 rating indicates the failure to meet established minimum standards and can escalate homeowner insurance costs. The fire protection rating system is vital to the insurance industry to establish insurance premiums for local homeowners and businesses. A fire department undergoes a rating review every 5 years on average, but it can request an update at any time with the bureau if new service, personnel, and/or equipment standards are being met that warrant a move to a lower fire rating classification. The complete grading point scale used for insurance classification of a fire department can be found in Appendix B.

In order for a fire department or fire district to be eligible to receive a grade by the rating bureau, the following standards must be met to receive a minimum class 10 designation.

1. **Organization** – The municipality or legal district must have a fire department organized permanently under applicable state or local laws. The organization must include one individual responsible for the operation of the department, usually with the title of “chief.” The fire department must serve an eligible area with definite boundaries. For a municipality or fire district that does not have a fire department operated solely by or for the governing body of that municipality or fire district, the fire department providing such service must do so under legal contract or resolution. When a fire department’s service area involves more than one municipality or fire district, each of the areas served should have a contract.
2. **Firefighter response** – The fire department must demonstrate that at least four (4) firefighters, from the graded department, respond on the initial alarm to all reported structure fires. The fire chief may be included as one of the four (4) responding members.
3. **Training** – The fire department must conduct training for active members at least 3 hours every 3 months. Only fire suppression training is credited.
4. **Apparatus** – The department must have at least one pumper, in each qualifying station, meeting the general criteria of National Fire Protection Association (NFPA) 1901, *Standard for Automotive Fire Apparatus*.

5. **Housing** – The department must properly house apparatus to provide protection from the weather.
6. **Records** – The fire department should keep detailed records of all its activities of training, equipment testing and maintenance, and records of response to structure fires.
7. **Response distance** – Generally, the response distance from a fire station should not exceed 2 road miles for built-up residential where such dwellings have an average separation is less than 100 ft. and up to 4 road miles for where such dwellings have an average separation of 100 ft. or more. Response distance from a fire station should not exceed 1 road mile in built-up commercial areas. Any property over 5 road miles does not qualify for a fire insurance rating classification other than a class 10, regardless if the property is inside the boundaries of the municipality or legal district.
8. **Emergency communications** – Communication facilities and arrangement must operate without delay in the receipt of alarms and dispatch of firefighters and apparatus.

### **Minimum Standards to Meet Class 9 Grading**

The Mississippi State Rating Bureau has established four additional requirements for a fire department to meet before receiving a class 9 grading:

1. The Fire Department must have a fire apparatus that has a permanently mounted pump with a rated capacity of 250gpm or more at 150 psi and a permanently mounted water tank of at least 200 gallons in accordance with the general criteria of NFPA 1901, Standard for Automotive Fire Apparatus, “Initial Attack Fire Apparatus” in each responding station.
2.
  - a. A minimum of 4 firefighters responding to all reported first-alarm structure fires. (See NFPA 1720, Standard for the Organization and Deployment of Fire Suppression Operations, Emergency Medical Operations and Special Operations by Volunteer Fire Departments.) The chief officer may be 1 of the 4 responding firefighters.
  - b. Each credited firefighter must, while on the fire ground, have available a protective clothing ensemble in accordance with the general criteria of NFPA 1001, Standard for Fire Fighter Professional Qualifications.
3. The ability to deliver a minimum of 500 gallons of water to all reported first alarm structure fires.

4. Records should indicate date, time, and location of structure fires; the number of responding members; meetings; training sessions; and maintenance of apparatus and equipment. A roster of fire department members should be kept up to date for active members.

### **Minimum Standards to Meet Class 8 or Better**

For fire departments seeking a fire rating of class 8 or better, the following established standards must be met:

1. The Fire Department must have a fire apparatus that has a permanently mounted pump with a rated capacity of 750 gpm or more at 150 psi and a water tank in accordance with the general criteria of NFPA 1901, Standard for Automotive Fire Apparatus, “Pumper Fire Apparatus” in each credited station.
2. Personnel minimum requirements:
  - a. A minimum of 4 firefighters responding to all reported first-alarm structure fires. The chief officer may be 1 of the 4 responding firefighters. Due to local circumstances and work schedules of the firefighters it might be necessary to increase the overall size of the department in order to meet staffing needs and availability and apparatus deployment.
  - b. Each credited firefighter must, while on the fireground, have available a protective clothing ensemble in accordance with the general criteria of NFPA 1001, Standard for Fire Fighter Professional Qualifications.
3. A training program for all firefighters should be commensurate with the fire potential in the protected area in order to permit the effective and efficient handling of fires. A uniform training program should include the study and development of modern practices through a comprehensive schedule of regular classes and drills, including reviews of the department’s standard operational procedures. If possible, members should take advantage of local training sponsored by the State Fire Academy. For additional information on this respect contact Mr. Reggie Bell, Director, State Fire Academy, #1 Fire Academy USA, Jackson, Mississippi 39208.

4. Generally, the running distance from a fire station should not exceed 1.5 road miles for built-up commercial areas and 2 road miles for built-up residential areas (up to 4 road miles for scattered residential areas.) Any property over 5 road miles from the responding station is considered Protection Class 10.
5. One or both of the following:
  - a. A water system capable of delivering 250 gpm or more for a period of 2 hours plus consumption at the maximum daily rate at a fire location.
    - i. The system should have at least 25,000 gallons of elevated storage.
    - ii. The system should have a well supply capable of maintaining the tank full during periods of peak maximum domestic consumption.
    - iii. The system should consist of 6-inch and larger mains (4-inch recognized but not recommended.)
    - iv. The system should have properly located standard public fire hydrants within 1000 feet automobile travel distance from all structures both commercial and residential. A standard public fire hydrant may briefly be described as a frost-proof hydrant having at least 2-2-1/2 inch outlets served by a fire main 6-inches or larger in size and capable of delivering not less than 250 gallons per minute at a residual pressure of 20 pounds per square inch at the hydrant inlet.
  - b. Fire department supply capable of delivering 250 gpm or more for a period of 1 hour at a fire location beginning within 5 minutes of arrival of the first-due engine.
6. Records should indicate date, time, and location of structure fires; the number of responding members; meetings; training sessions; and maintenance of apparatus and equipment. A roster of fire department members should be kept up to date for active members.
7. To improve fire protection it is highly desirable that a modern fire prevention code be strictly enforced by the governing body, in tandem with codes of the same family and

edition controlling building construction, electrical, and gas installations. Complete records of the enforcement procedure would be needed.

Table 3.1 combines volunteer and coverage data while showing each district's current fire insurance rating. The Diamondhead fire district has the best fire rating with a class 5 designation among the fire departments examined within this study. The Clermont Harbor fire district falls behind all the other fire departments with an insurance rating of a class 10. The remaining fire districts consistently rank between a class 7 and a class 8. Only one district in Hancock County has a split fire rating. Post 58 volunteer fire district has a split rating of a 7/9. The first number (7) represents all properties located within five road miles of a fire department AND 1,000 foot of a creditable water supply. The second number represents all properties located within five road miles of a fire department but outside 1,000 feet from a creditable water supply.

**Table 3.1. Combined Roster, Coverage Area, & Fire Rating**

Dept.	Volunteers	% of Total Volunteers	Sq. Miles	% of Covered Areas	Fire Rating
Bayside Park	20	12%	28	8%	8
Clermont	14	8%	7	2%	10
Diamondhead	18	10%	12	4%	5
Fenton	30	17%	28	8%	8
Kiln	26	15%	49	14%	7
Leetown	30	17%	95	28%	8
Post 58	20	12%	62	18%	Split 7/9
West Hancock	15	9%	58	17%	7
Total	173	100%	339	100%	

Source: Hancock County EMA



## Section 4. Issues & Concerns

The following section discusses various topics of concerns identified before and during the research and analysis of data collected for this study. Together with conversations held with county staff, emergency management and elected officials, the data analysis and conversations help provide the foundation for comments below.

The following issues of concerns identified involve topics which include:

1. Volunteers & Department Staffing
2. Level of Service & Insurance Ratings
3. Budgets

### **Concern #1: Volunteers & Department Staffing**

All eight fire departments rely solely on volunteers to respond to emergency calls within their respective districts. As some areas of unincorporated Hancock County continue to grow in population and density, fire protection services must adapt to meet the changing environment.

#### **Volunteers**

The fire protection services available in Hancock County would not exist today without the scores of volunteers who have selflessly given countless hours of their time over many years. Little can be done to fully compensate or express gratitude to the many volunteers that have given their time and service to the citizens of Hancock County.

Unfortunately, communities and counties can no longer rely completely on volunteers to provide fire protection services on a consistent basis. With the ever changing fire suppression technology, certification standards, and training requirements, it is essential part-time and full-time staff members are needed with keeping each fire department technologically up to date and in compliance with state standards while providing the best service to residents.

Today, volunteer fire departments face many challenges in recruiting citizens to participate and donate their service. These challenges consist primarily of the following reasons:

*Workplace & Employment Conditions:* The majority of participants carries full-time jobs and can only volunteer their service in their free time. Most employment positions do not provide the flexibility for employees to “drop everything” and respond to an incoming emergency call for two or more hours at a time. Additionally, many volunteers commute 30 minutes or more to their place of employment which excludes them from responding to an emergency call in a reasonable amount of time.

*Training:* Training requirements can vary widely between fire departments as each fire district sets its own requirements for volunteers. This means a fire department can choose to set training requirements for volunteers ranging from rigorous to no requirements at all. Currently, the State of Mississippi does not formally require volunteers to complete firefighting courses at the state fire academy in order to join volunteer fire departments. The courses are offered for those volunteers who wish to enroll in the course or are required by their respective fire department.

*Work-Life Balance:* The pace of life has dramatically changed over the last 10-20 years as technology, dual income households, and employment responsibilities have transformed the way people live and interact. People are busier than ever and have much less available time to donate to community programs and services. Additionally, legal liability concerns and ever changing standards, practices, and technology surround volunteering for fire services. As this service is slated to become only more complex in the future, volunteer fire service will continue to be an extremely demanding hobby for individuals.

While volunteers will continue to play a role in providing fire protection services to citizens throughout the county, we must continue to look at opportunities to enhance services and provide better accountability to our county stakeholders.

### **Fire Chief**

According to The International Association of Fire Chiefs, large call volumes strongly increase expenses with operating a fire department. Any fire department that responds to 750+ calls per year should strongly consider installing compensated leadership role(s) within the fire district to develop and oversee an organizational plan. Fire departments should also consider adding compensated leadership if a fire department's annual budget is more than \$500,000.

Currently, only one county fire district in Hancock County has a budget exceeding \$500,000 per year. Diamondhead Fire Department exceeds that threshold with an annual budget in fiscal year 2018 of \$1.6 million. Considering the 750 call volume threshold, Diamondhead Fire Department does exceed this criterion with 1,205 emergency calls in 2017 and has a dedicated Fire Chief. Three fire departments had call volumes over 400 in 2017: Bayside Park (845), Leetown (531), and Kiln (492). With call volumes exceeding 400+ each year, the logistical operations to answer and respond to each call within such large geographic boundaries are highly likely in need of part-time or full-time personnel.

## **Personnel Guidelines**

The staffing levels for each fire department varies depending on call volumes, time of day, holidays, location, etc. These factors greatly influence the amount of part-time and full-time personnel that are staffed for any given shift throughout the fire district.

Fire departments never close their doors and must run 24 hours a day. Regardless of volunteer or paid staff, many fire departments schedule personnel to work 24-hour shifts. Some fire departments use 12-hour shifts, but these rotations are not as common. Reasons used to justify the 24-hour shift include:

- Employees are scheduled for only 7-10 days per month; this allows paid employees to pick up a second job in their off time.
- Staffing levels are reduced when using the 24-hour shift.
- Wage costs can be kept lower with small staffing needs per shift.

No matter if a fire department can utilize volunteers or part-time employees, it is easier administratively to schedule 12-24 hour shifts rather than filling scheduling gaps with more personnel and shorter shifts.

## **Concern #2: Level of Service**

During the research portion of this study, considerable time was taken to define a “level of service” that could fairly apply to all 8 volunteer fire departments. Once the level of service was defined, discussions moved towards outlining how services could be offered consistently throughout Hancock County given the large geographic boundaries and various characteristics unique to each fire district.

## **Fire Rating**

As discussed previously, the Mississippi State Rating Bureau assigns each fire district a fire insurance rating on a scale of 1-10. The score is based upon a fire departments’ capabilities, equipment, training, infrastructure, personnel, etc. The score is used by the insurance industry to base insurance policy premiums for homeowners and businesses within the district.

Class 10 status indicates that people and their property reside outside the acceptable standards and capabilities for a fire department to adequately respond in case of fire emergency. With a class 10 designation, policy holders bare the full weight of insurance premiums due to the increased risk of property loss. Currently, Clermont Harbor is the only fire district in Hancock County with a fire insurance rating of class 10.

The only fire district with a class 9 status currently is Post 58 which has a split class designation of class 7/9. The number 9 represents residents and business outside 5 road miles from the

nearest fire station and who lack proximate fire hydrants near their property. For the rest of the fire districts, ratings range favorably between class 5 to class 8.

The following table shows each fire district's 2016-2017 budget with its current fire insurance rating.

**Table 4.1. Annual Budget & Fire Rating Classification**

Fire Department	Budget	Insurance Rating
Bayside	\$176,927	8
Clermont Harbor	\$247,923	10
Diamondhead	\$1,524,458	5
Fenton	\$179,140	8
Kiln	\$329,370	7
Leetown	161,578	8
Post 58	\$269,925	Split 7/9
West Hancock	\$111,465	7

Source: Hancock County EMA

The significance of these budget figures can be argued any which way, but a correlation does appear to be present between the budget size and the district's fire insurance rating. For example, Diamondhead Fire Department has the largest budget, but the district has the lowest fire insurance rating with a class 5 designation. On the other hand, the district with the worst fire rating, Clermont Harbor, has a fire insurance rating of class 10, but has a bigger budget than 4 other fire districts in the county. This means West Hancock, Leetown, Fenton, and Bayside have a lower fire insurance rating with less money. The correlation with fire rating seems dependent upon volunteer roster, water capacity or more importantly equipment and not about budget.

Overall, it does cost money to improve a fire department's fire insurance rating. If the revenue generated through taxation can be spent to improve the level and consistency of services and ratings of districts then government officials should look to adopt and plan necessary measures.

For a district to move from a class 10 down to a class 8, residents can feel the effects through insurance premiums lowering nearly 40% according to the Mississippi Insurance Bureau. Most rural volunteer fire districts do not have the resources available to achieve a low fire class rating of Class 5 or better, but it is a duty and responsibility to the residents of the fire district and government to achieve the lowest fire insurance rating possible with the available resources at its disposal.

### **Concern #3: Budget & Revenue Management**

Under Mississippi statute, the Board of Supervisors has the authority to levy and collect taxes to fund the operations of the local volunteer fire districts in Hancock County. The board of

supervisors can levy a maximum four (4) mills per year on all taxable property within its district. Additionally, the county levies a quarter (0.25) mill on all taxable property located in the unincorporated areas to support the volunteer fire districts' operations. The money is passed through to the respective fire districts where the local board of commissioners determines how to spend the money throughout the fiscal year.

Since volunteer fire districts operate in an independent capacity, the board of supervisors has little to no control in how each volunteer fire district spends or saves its money each year. This leaves little oversight and accountability for the management of funds each year.

The county would benefit from the implementation of general directives and procedures regarding the use and handling of monies received by the fire districts. Further revenue management reforms should include specific procedures detailing the use, savings (accumulation), and accessibility to money in those accounts. At the end of the day, all of the tax dollars collected each year is allocated to the fire districts to provide essential fire and rescue services to residents in the unincorporated areas of Hancock County. Fire districts must remember that these funds belong to the citizens that reside in each district and not the fire departments themselves.

## Section 5. Recommendations

Many of the issues and concerns discussed in this research paper have covered wide areas relating to fire districts and fire services. In this section, many of the issues will be briefly highlighted and followed by recommendations that address the topic of concern.

### Issue Topic: Volunteers & Paid Staffing

#### Volunteers

1. Each volunteer fire department should continue efforts to recruit and retain volunteers for fire service.
2. A standard volunteer qualification policy should be adopted by all of the volunteer fire departments. This policy would make it easier for volunteers to know what is expected of them before volunteering with any department.

#### Paid Personnel

3. Start discussions and crafting plans to implement paid personnel for scheduled shifts in fire stations based upon call volume and proximity to neighboring districts.
4. Smaller stations should consider scheduling part-time personnel along with volunteer staff to handle shifts.

#### Pay & Benefits

5. A county-wide pay scale should be adopted for any part-time and full-time employees that may be hired. This will help provide consistency regarding pay among the many fire districts.

### Level of Service

#### Fire Rating

1. Develop a strategic plan that helps all of the volunteer fire districts achieve a fire rating of class 8 or better.
2. All of the fire districts should develop procedures that ensure they maintain the current fire rating while always looking for ways to improve their fire rating if possible.

3. We must look at ways to redefine or consolidate districts strategically based upon proximity, volunteers, equipment, and infrastructure to enhance services and improve insurance ratings.

## **Budgets & Revenue Management**

### Financials

1. Require each volunteer fire district or county fire services to undergo a yearly financial audit by an independent auditing firm.
2. Designate a particular date each year that all financial audits must be completed.
3. Develop performance objects that each fire district can reasonably attain each year. These performance goals should be consistent with addressing issues in each district specifically. Examples include:
  - a. Completed training goals for personnel achieved
  - b. Participated in community outreach and education programs throughout the year
  - c. Took steps to maintain or lower fire rating
  - d. Any operational savings achieved during the year were redirected toward capital improvement purchases
4. Impress upon each fire district or fire coordinator to develop a budget that helps the district meet or exceed their performance goals rather than just budgeting based upon revenues and expenditures. Without a clear vision or goal in mind, the fire district cannot adequately allocate the resources needed to achieve performance measures.
5. Develop a county-wide pay scale to be used for any paid employees that may staff the busiest fire stations and encourage and allow those employees to respond to calls in neighboring districts. This will include detailed job descriptions for every position on the pay scale.
6. It is recommended that all nonprofit fire stations or consolidated districts maintain cash reserve balances of at least 5-10% of their yearly appropriation by the end of the fiscal year.

## Purchasing

7. The county would benefit from the development and implementation of an all department capital improvement program (CIP). A capital improvement program's purpose is to accomplish the following:
  - a. It will enable all of the volunteer fire districts and the county to anticipate and subsequently budget for major expenditures long term.
  - b. Allow for joint purchase of capital expensive equipment.
  - c. With long term planning and budgeting for major equipment purchases, it allows the county and the fire districts to anticipate financing and repayment options.
  - d. Develop and maintain a retirement/replacement schedule for all equipment and fire trucks that are in service.
  - e. Ensure procedures are in place that stipulates how old equipment and fire vehicles are sold or disposed. Any money generated from the sale of these items should be returned back the capital improvement program to purchase new equipment.

### **Recommendation for Staffing of New Consolidated Fire Districts**

Under a proposed consolidated rural fire department organization, paid staff will play a major role in the day to day operations of Hancock County's high call volume fire stations. By pooling resources from all of the rural fire districts (except Diamondhead Fire Department), the county can benefit from economies of scale when purchasing new equipment while efficiently using tax revenues to provide essential fire services in the unincorporated areas of Hancock County.

#### **Fire Services Coordinator**

A new fire services coordinator will be essential to managing the new rural fire department organization. The fire services coordinator will be responsible to develop and coordinate the fire services in Hancock County for the benefit of the entire county. This individual will be the primary source of information and advice for all aspects of fire services related to rural fire protection within Hancock County. The fire services coordinator should develop the fire services in the following ways: (1) provide all necessary training programs for firefighters and document the training hours per state rating bureau requirement, (2) coordinate equipment purchases to achieve economies of scale, end unnecessary duplication, standardize processes and ensure consistency, (3) Coordinate equipment and vehicle inspections and certifications as



required by law, (4) attend all fire service, fire department, and board of supervisor meetings as necessary, (5) conduct yearly fire inspections of businesses located in the unincorporated areas of the county and collaborate with school districts regarding fire procedures

#### **Paid Firefighters**

Under a new consolidated rural fire department organization, both paid staff and volunteers will operate fire stations across Hancock County. The stations with the highest call volume and areas with large industrial operations will receive the highest priority for placement of paid staff. In the low call volume areas, volunteerism will remain the primary vehicle for providing fire protection to residents and businesses.

Hancock County should staff the following stations with paid staff due to the call volume or industrial development:

1. Bayside Park – 845 Calls (2017) and close proximity to service West Hancock and Clermont
2. Kiln – 492 Calls (2017) and close proximity to service Fenton
3. Leetown – 531 Calls (2017) and close proximity to service Post 58

It is recommended that Hancock County hire nine (9) full-time fire fighters and six (6) part-time fire fighters to staff the identified fire stations. Bayside Park, Kiln, and Leetown fire departments should be staffed with three (3) full-time fire fighters. To efficiently use the limited staffing resources the county wide fire organization has, each full-time individual should work a 24 hours on and 48 hours off schedule. This will ensure each of the three main fire departments are manned 24/7. By working one day on and two days off, this schedule style builds in flexibility for full-time staff to obtain a second job if he or she chooses.

The remaining part-time staff will be able to fill two important roles for the fire departments: (1) fill in for any full-time staff absences (paid time off, sickness, etc.) and (2) float between smaller rural fire districts when volunteer staff is limited or unavailable.

West Hancock Fire District or a newly redefined fire district in Southern Hancock County can look to expand services to Port Bienville Industrial Park and coordinate another fire station, equipment and services with Hancock County Port and Harbor Commission moving forward as it could benefit revenue for fire services and enhance protection for our industrial tenants.

#### **Budget Scenario**

Under a new rural consolidated fire department organization, Hancock County will undertake new salary and fringe benefit costs associated with hiring paid full-time and part-time fire

fighters. The associated costs include salaries, PERS retirement match (15.75%), worker's compensation (4.53%), group health insurance, group life insurance, and FICA match (7.65%).

#### Proposed Budget for Hancock County Fire Protection Services

In Table 5.1, the best case scenario payroll budget describes all of the full-time and part-time positions along with each fringe benefit cost. Under this scenario case, the health insurance cost reflects only the employee (no spouse or dependents) being enrolled in the group health insurance coverage plan. The hourly rate for full-time employees ranges from \$11-\$12 depending on the position and experience while part-time employees would start at \$9 per hour. The total payroll budget under this scenario would be \$568,509.56 per year.

A proposed county wide fire department budget can be found under Table 5.2. This budget does not include the Diamondhead Fire Department. By combining resources under one organization, the county could realize major efficiencies in purchasing equipment and goods. These cost savings can then be spent to establish capital improvement and equipment replacement funds for the fire departments. Under a best case scenario plan, pooled resources would allow the county to spend \$200,000+ in each of these two newly established funds each year. The total fiscal year revenues and expenditures would total \$1,476,106.

**Table 5.1. Fire Services Scenario Payroll Budget**

Position	Full-Time Part-Time	Hourly Rate	Hours	Annual Salary	Retirement	FICA	Worker's Comp	Health Insurance	Life Ins	Total
<b>Fire Services Coordinator</b>	Full-Time	\$24.04	40	\$50,000	\$7,875	\$3,825	\$2,265	\$7,777.98	\$72	\$71,814.98
<b>Captain</b>	Full-Time	\$12	3,119	\$37,428	\$5,894.91	\$2,863.24	\$1,695.49	\$7,777.98	\$72	\$55,731.62
<b>Captain</b>	Full-Time	\$12	3,119	\$37,428	\$5,894.91	\$2,863.24	\$1,695.49	\$7,777.98	\$72	\$55,731.62
<b>Captain</b>	Full-Time	\$12	3,119	\$37,428	\$5,894.91	\$2,863.24	\$1,695.49	\$7,777.98	\$72	\$55,731.62
<b>Fire Fighter</b>	Full-Time	\$11	3,119	\$34,309	\$5,403.67	\$2,624.64	\$1,554.20	\$7,777.98	\$72	\$51,741.48
<b>Fire Fighter</b>	Full-Time	\$11	3,119	\$34,309	\$5,403.67	\$2,624.64	\$1,554.20	\$7,777.98	\$72	\$51,741.48
<b>Fire Fighter</b>	Full-Time	\$11	3,119	\$34,309	\$5,403.67	\$2,624.64	\$1,554.20	\$7,777.98	\$72	\$51,741.48
<b>Fire Fighter</b>	Full-Time	\$11	3,119	\$34,309	\$5,403.67	\$2,624.64	\$1,554.20	\$7,777.98	\$72	\$51,741.48
<b>Fire Fighter</b>	Full-Time	\$11	3,119	\$34,309	\$5,403.67	\$2,624.64	\$1,554.20	\$7,777.98	\$72	\$51,741.48
<b>Fire Fighter</b>	Part-Time	\$9	1,500	\$13,500	-	\$1,032.75	\$611.55	-	-	\$15,144.30
<b>Fire Fighter</b>	Part-Time	\$9	1,500	\$13,500	-	\$1,032.75	\$611.55	-	-	\$15,144.30
<b>Fire Fighter</b>	Part-Time	\$9	1,500	\$13,500	-	\$1,032.75	\$611.55	-	-	\$15,144.30
<b>Fire Fighter</b>	Part-Time	\$9	1,500	\$13,500	-	\$1,032.75	\$611.55	-	-	\$15,144.30
<b>Fire Fighter</b>	Part-Time	\$9	1,500	\$13,500	-	\$1,032.75	\$611.55	-	-	\$15,144.30
<b>Fire Fighter</b>	Part-Time	\$9	1,500	\$13,500	-	\$1,032.75	\$611.55	-	-	\$15,144.30
				\$399,138	\$57,981.74	\$34,359.06	\$20,345.95	\$77,779.80	\$720	\$568,509.56

**Table 5.2. Proposed County Fire Services Department Budget**

<b>Proposed Hancock County Fire Services Budget</b>	
<b>Fire Coordinator</b>	\$50,000
<b>Office Clerical</b>	\$28,500
<b>Payroll</b>	\$399,138
<b>Overtime</b>	\$15,000
<b>Attend Board Meetings</b>	\$816
<b>State Retirement Matching</b>	\$57,982
<b>Social Security Matching</b>	\$34,359
<b>Worker's Compensation</b>	\$20,346
<b>Group Health Insurance</b>	\$77,780
<b>Group Life Insurance</b>	\$720
<b>Travel &amp; Subsistence</b>	\$1,700
<b>Training &amp; Education</b>	\$20,000
<b>Communications</b>	\$32,776
<b>Postage &amp; Box Rent</b>	\$500
<b>Telephone &amp; Service</b>	\$18,000
<b>Utilities</b>	\$55,250
<b>Vehicles</b>	\$34,000
<b>Dues &amp; Subscription</b>	\$1,700
<b>Other Contractual Services</b>	\$25,500
<b>Office Supplies &amp; Materials</b>	\$2,125
<b>Buildings Repairs/Supplies</b>	\$21,803
<b>Small Tools</b>	\$850
<b>Custodial Supply</b>	\$2,550
<b>License Tag</b>	\$50
<b>Gasoline</b>	\$21,250
<b>Diesel Fuel</b>	\$25,500
<b>Liquefied Gas</b>	\$9,350
<b>Oil &amp; Grease</b>	\$2,550
<b>Tires &amp; Tubes</b>	\$6,800
<b>Repair &amp; Replacement Parts</b>	\$11,900
<b>Electronic Supply/Repair Parts</b>	\$12,750
<b>Uniforms</b>	\$13,000
<b>Other Consumable Supplies</b>	\$10,200
<b>Volunteer Fire Department Supplies</b>	\$5,525
<b>Miscellaneous</b>	\$4,250
<b>Other Capital Outlay \$5,000+</b>	\$23,586
<b>Capital Improvement Plan</b>	\$225,000
<b>Equipment Replacement</b>	\$203,000
<b>Total</b>	\$1,476,106

## **Mississippi State Rating Bureau Recommendations**

On February 23, 2018, the Hancock County Board of Supervisors met with a Mississippi State Rating Bureau Field Rating Representative to discuss the effects of full-time personnel would have on the fire insurance grading of certain county operated fire districts. A test survey was conducted for each of the seven graded volunteer fire departments and one ungraded fire department.

The fire departments are as follows:

1. Bayside Park Fire Protection Grading District
2. Fenton Fire Protection District
3. Kiln Water and Fire District
4. Leetown Fire Protection District
5. Post 58 Fire Protection District
6. Post 58 Fire District
7. West Hancock Fire District
8. Clermont Harbor Volunteer Fire Department

A test survey was performed for Bayside Park Fire Protection Grading District (Class 8), Fenton Fire Protection District (Class 8), and Leetown Fire Protection District (Class 8) based on converting the 2014 gradings to a more modern grading using the Mississippi State Rating Bureau Fire Suppression Rating Schedule (FSRS) that went into effect January 1, 2015.

The following test results were as follows: Bayside Park Fire Protection Grading (Test Class 7), Fenton Fire Protection District (Test Class 7), and Leetown Fire Protection District (Test Class 8). This was done in order to bring these districts up to date with a grading baseline equivalent to the other districts. These test graded districts are due for official survey in 2019 and may be conducted sooner per request of the authority having jurisdiction. The Clermont Harbor Volunteer Fire Department was graded as if a legal description were on file at Mississippi State Rating Bureau and given a preliminary Class 9 for this evaluation. Note: these tests were based on date information which may have changed significantly in recent years and may yield different results once officially graded with an on-site survey.

An evaluation of each district was conducted based on one full-time firefighter present at one fire station for a twenty-four (24) hour period, seven days per week in addition to the present complement of volunteer firefighter response. This yielded a slight improvement to each of the districts; however, it was not enough to change a protection class. These tests cannot determine the effectiveness a full-time fire fighter assigned to the station or district in the areas of documentation of fire department training, yearly hose testing, years pump testing, yearly non-destructive test for aerial apparatus, yearly commercial fire inspections, and fire prevention activities. As well as vehicle maintenance and other department needs.

Mississippi State Rating Bureau also suggested by consolidating districts that are in close proximity to each other and geographically service similar areas other efficiencies and rating improvements may occur when equipment, rosters, training, inspections and water capacity is graded in a consolidated effort. Table 5.3 shows the current ratings for those areas below and the proposed improvements for residents as a result of consolidation in rural Hancock County.

**Table 5.3. Mississippi Rating Bureau Consolidation Impacts**

Fire Department	Current Ratings	Proposed Rating
Leetown/Post 58 (Hwy 53 Station)Consolidation	8/9	8
Kiln/Fenton/Post 58(603 Station) Consolidation	7/8/7	7
Bayside/Clermont/West Hancock Consolidation	8/10/7	7

Source: State Rating Bureau

## Section 6. Consolidation

### Consolidation Benefits & Drawbacks

With just the mention of the word consolidation, pushback and anxiety can be stirred in many stakeholders. Some individuals view consolidation as a money saving vehicle or a method to improve overall services; others may equivocate consolidation with losing their job and/or power. In fact, it may be none, all of the above, or somewhere in between. Above all, consolidation represents change and change among organizations and professional with strong traditions can prove the most difficult.

Fire districts should consider consolidation when one or more of the following factors are present:

1. Insufficient career staff or difficulty in recruiting volunteer staff
2. Increasing demand for non-fire related services i.e. emergency medical services, technical rescue, and hazardous materials
3. Increasing demand for local governments to fund essential services
4. Fire protection services exist adjacent to one another with duplicated equipment and resources

Before any consolidation talks occur, governing bodies should consider weighing the benefits and drawbacks of how consolidation may affect basic services.

### Benefits

Successful consolidation efforts may lead to enhanced services, reduced costs, elimination of artificial boundaries, elimination of duplicative resources, and standardized training requirements. Additional benefits include:

- Improve response time
- Maximize purchasing power and resources by eliminating duplicate equipment
- Improved recruitment efforts of volunteers
- Centralizing management and reducing administrative costs
- Standardizing training requirements
- Improve overall fire rating for the community
- Improve fleet management and maintenance
- Savings flow back to the local taxpayers

## Drawbacks

Most of the drawbacks to consolidation center around the process itself as organizations pushback against consolidation efforts.

- Opposition by local politicians
- Perceived loss of local control
- Turf wars
- Potential loss of volunteers
- Perception that consolidation efforts are a vehicle to eliminate staff or positions

Consolidation is not a one size fits all method. Depending on the objectives being sought, the type of consolidation implemented is quite important. The following are common types of consolidation used by organizations:

- **Administrative:** departments remain legally separate but consolidate administrative/staff functions (example: a single fire chief)
- **Functional:** departments remain legally separate but perform special functions as if a single consolidated department. For example, combining multiple training programs into one joint training program for all departments.
- **Operational:** departments remain legally separate but join together both administrative and operation functions, delivering services as if they were one with boundaries becoming invisible.
- **Full:** two departments legally become a new single legal agency with taxing authority with boundaries becoming invisible.
- **Merge:** one department absorbs the other, resulting in a single entity.

The focus of an administrative consolidation should be the leadership and support resources. Can the department consolidate administrative functions such as payroll, human resources, secretarial, etc.? Could a single fire chief administer two or more departments?

In a functional, operational, and full consolidation, it can be advantageous to begin talks once outcomes and objectives are clearly defined and after a complete inventorying of assets of each department. This will help to identify areas of weakness and unneeded duplication of equipment. Most fire districts have mutual aid agreements in place with their neighbors. A functional consolidation expands this concept and moves mutual aid to the core of providing basic services. For example, instead of each department purchasing a ladder truck, all of the departments could jointly purchase a ladder truck and share the equipment when needed. Could several departments share a training officer? These types of consolidation help eliminate unnecessary and expensive duplication of resources.



In a merger consolidation, one department simply absorbs the other while providing protection for both areas. Even though a merger might sound like a difficult method to combine resources, it is one of the most practical and cheapest methods available.

### **Diamondhead Fire Department**

The Diamondhead Fire Department is the only county created fire department that provides fire related services to a municipality in Hancock County. With this unique situation, this study sought to examine the financial costs or savings that would occur if the City of Diamondhead consolidated the fire department into its city services.

The following questions will be answered in the subsequent sections:

1. What are the different classes of property?
2. What is the fire fee?
3. Will fire district revenues increase if the fire fee is changed into a city assessed millage on property?
4. What will be the effect on city tax levy if the Diamondhead Fire Department is consolidated within city services?
5. What are advantages and barriers to consolidation?

#### **Question 1: What are the different classes of property?**

Hancock County assesses taxes on five classes of property. Currently as a rural county created fire district Diamondhead Fire District is only eligible to tax Class 1 and Class 2 property in the 4 mil tax levy. These class types include the following:

1. Class 1: Single-family, owner-occupied residential property which is assessed at 10% of its true value
2. Class 2: All other real property, except real property in Class 1 or Class 4 which is assessed at 15% of its true value
3. Class 3: Personal property except motor vehicles and Class 4 property which is assessed at 15% of its true value
4. Class 4: Public utility property assessed by the state or county except railroad and airline property which is assessed at 30% of its true value
5. Class 5: Motor vehicles which is assessed at 30% of its true value

By transferring taxing authority to the City under a consolidation plan for fire services the City of Diamondhead would then increase revenue by taxing the remaining three classes of property.

### Question 2: What is the fire fee?

The fire fee generates additional revenue for the Diamondhead Fire Department and is billed annually or monthly to residential and commercial properties to fund annual operations which is a critical component in allowing it to achieve its Class 5 rating and allows the fire department to pay its fire fighters and leadership while maintaining 24 hour fire protection services to residents within the district.

Currently, the residential fire fee is \$300 per year or \$25 monthly. The commercial fire fee depends upon the occupancy square footage of the commercial property.

For the fiscal year 2018, the Diamondhead Fire Department forecasts \$1,280,000 will be collected in total fire fees and represents about 78% of total operational revenues for the fiscal year. This would be a \$100,000 increase over fiscal year 2017 due to an increase in the fee set by the commissioners. Of the \$1,280,000 collected in annual fire fees, 89% is collected from residential property and 11% is collected from commercial property. Additional revenues for fire department include tax rebate, late fees, county tax levy and gaming revenues.

### Question 3: Will the revenues increase if the fire fee is changed into an assessed millage on property?

To currently fund the fire department operations, the Diamondhead Fire Department and Board of Supervisors levy a 4 mill tax on all real property, a 0.25 mill tax on property located in the unincorporated areas of the county, and an additional \$300 annual fire protection fee set by the Diamondhead Fire District commissioners for all residential and commercial property owners in the City of Diamondhead.

For fiscal year 2018, all of the Class 1 property in the City of Diamondhead was assessed at \$51,054,198 (10% of true value \$510,541,980). Class 2 property was assessed at \$31,519,652 (15% of true value \$210,131,013). For all 5 classes of property, the City of Diamondhead was assessed at \$102,502,148.

To find a conservative estimate of the average home value in the City of Diamondhead, the Class 1 property assessment needed to be divided by the number of residential homes minus homestead properties. According to the Hancock County Tax Assessor's Office, the number of homestead applicants (homeowners under 65 years of age) for fiscal year 2018 is 3,191. By dividing the class 1 property assessment by the number of homestead applicants, the average home value computes to \$160,000.

Class 1 property assessment:  $\$51,054,198 \div \text{homestead applicants } (3,191) = \$160,000$

The average home value allows us to look at what impact consolidation would have on the average home in the City of Diamondhead.

### Collection Rates

For the fiscal 2018 year, the projected revenue from the fire fee is estimated to be \$1,280,000. With 89% of the fire fee comprising of residential properties, the revenues from residents is \$1,139,200. According to the Diamondhead Fire Department, it bills the fire fee to a total of 4,601 residential properties and 104 commercial properties. The maximum possible residential revenue would be an estimated \$1,380,300 (4,601 residents X \$300 fee) if every residential account paid the fire fee. Now we can compute the collection rate for residential fire fees: (actual residential fire fee revenue) \$1,139,200 ÷ (estimated potential residential fire fee revenue) \$1,380,300 = 83%. With this calculation, we find that nearly 83% of all residential accounts are paying the fire fee to the fire department. This is a stark deviation in the collection rate for the fire fee compared to the collection rate for tax levied millage which stands at nearly 98%.

If the fire fee is changed to a city millage, the Diamondhead Fire Department could tax all five classes of property instead of only taxing Class 1 & Class 2 property as a county fire department. For the fiscal 2018 year, the City of Diamondhead has assessed values for Class 1-5 property of \$102,502,148 with homestead exemptions of \$11,725,924. This leaves a total taxable property value of \$90,776,224.

Next we can find the value of each mill assessed to property within the City of Diamondhead. We will start with the four (4.00) mills tax assessed and work backwards. The taxable property value of \$90,776,224 can be multiplied by 4.00 mills to find a revenue total of \$363,105. Now, multiply the revenue of \$363,105 by the insolvency rate of 98% to equal \$355,843. The yearly revenue of \$355,843 can be divided by 4 (tax millage) to equal \$88,961 per mill assessed.

Currently, the Fire District generates \$281,507.89 or \$70,376.97 per mill for the 4 mill tax levy on Class 1 & Class 2 properties. Under a consolidation they would generate an additional estimated \$80,000.00 dollars annually on the 4 mill tax versus the current tax levy providing new revenue to the district.

In Table 6.1 the adopted budget for Diamondhead Fire District is evaluated to study how an increase in new revenue for additional classes of property tax will decrease dependency on \$1,280,000.00 in fire fees by at least \$80,000.00 reducing the necessary amount to \$1,200,000.00 for additional taxation. However, to answer our next question we must assume in consolidation an economy of scale can be achieved by eliminating duplications that may exist in audits, legal, insurance, administration, etc. which could further reduce expenses of operation and reliance upon fees and revenues.

**Table 6.1. Diamondhead Fire Department Fiscal 2018 Budget**

<b>Fiscal Year 2018 Budget (Adopted)</b>	
<b><i>Revenue</i></b>	
Fire Fees	1,280,000
Gaming Tax	18,000
Insurance Rebate & ¼ Mil Tax	50,000
Interest	400
Late Fees	3,500
Miscellaneous Income	0
NSF Fees	0
Tax Millage	280,000
<b>Total Projected Revenue</b>	<b>1,631,900</b>
<b><i>Expenses</i></b>	
Collection Costs	2,000
Commissioner Fees	2,800
CPR/Public Education	100
Dues/Subscription	700
Equipment Purchases	2,000
Gas & Oil	8,500
Insurance (Real Property)	55,000
Interest Expense	0
Maintenance Expense	5,500
Miscellaneous	250
Office Expense	18,000
Payroll Expense	1,334,526
Professional Fees	20,000
Repairs	7,500
Supplies	4,000
Training Expenses	5,000
Uniforms	4,500
Utilities	18,000
<b>Projected Expenses</b>	<b>1,538,376</b>
<b>Projected Net Profit or Loss Before Debt Service</b>	<b>93,524</b>
<b><i>Debt Service/Improvements/Capital Expenditures</i></b>	
Depreciation Expense	90,024
Station 1	1,500
Station 2	2,000
Grant Purchases	0
Truck Replacement Fund	0
Other Expenditure Total	93,524
<b>Projected Net Income After Debt Service</b>	<b>0</b>

Question 4: What will be the effect on taxes if the Diamondhead Fire Department is consolidated within city services?

In the adopted budget above we see projected expenses for the current fiscal year total \$1,538,376.00 and with consolidation we will assume efficiencies can be achieved reducing overall expenses by conservative estimate of 5% reducing expenses to \$1,461,457.20 annually.

Using the mill value from above of \$88,961.00 we calculate a total tax levy of 16.00 mills will be a sufficient tax increase to cover operational costs associated with fire services currently.

$\$88,961.00 \text{ Mill Value} \times 12.00 \text{ Mills to replace fire fees} = \$1,067,532.00$

$\$88,961.00 \text{ Mill Value} \times 4.00 \text{ Mills to replace county tax levy} = \$355,844.00$

$\$1,423,376.00 + \$18,000 \text{ Gaming Revenue} + \$50,000 \text{ Fire Rebate} = \$1,491,376.00$

The calculations yield a 16.00 mill tax levy will allow the city to generate enough revenue to fund an estimated \$1,461,457.20 in expenses for the fire services in a consolidation event.

If the Diamondhead Fire Department was consolidated under existing city services, the 16.00 mill increase would have an impact on tax payers in Diamondhead. Under the current operational structure, each residential property is charged a flat \$300.00 fire fee regardless of property assessments. This means lower value assessment properties are subsidizing higher value properties when funding fire protection services in Diamondhead. See table 6.2 for current tax liabilities for home values between \$50,000 and \$300,000 in the City of Diamondhead and the average home value for homestead properties is highlighted in yellow.

**Table 6.2. Current Property Owner Tax Liability for Fire Services**

Home Value	10% Assessed of True Value	Fire Fee	4 Mills	Total Tax
\$ 50,000	\$ 5,000	\$ 300	\$ 20	\$ 320
\$ 60,000	\$ 6,000	\$ 300	\$ 24	\$ 324
\$ 70,000	\$ 7,000	\$ 300	\$ 28	\$ 328
\$ 80,000	\$ 8,000	\$ 300	\$ 32	\$ 332
\$ 90,000	\$ 9,000	\$ 300	\$ 36	\$ 336
\$ 100,000	\$ 10,000	\$ 300	\$ 40	\$ 340
\$ 110,000	\$ 11,000	\$ 300	\$ 44	\$ 344
\$ 120,000	\$ 12,000	\$ 300	\$ 48	\$ 348
\$ 130,000	\$ 13,000	\$ 300	\$ 52	\$ 352
\$ 140,000	\$ 14,000	\$ 300	\$ 56	\$ 356
\$ 150,000	\$ 15,000	\$ 300	\$ 60	\$ 360
\$ 160,000	\$ 16,000	\$ 300	\$ 64	\$ 364
\$ 170,000	\$ 17,000	\$ 300	\$ 68	\$ 368
\$ 180,000	\$ 18,000	\$ 300	\$ 72	\$ 372
\$ 190,000	\$ 19,000	\$ 300	\$ 76	\$ 376
\$ 200,000	\$ 20,000	\$ 300	\$ 80	\$ 380
\$ 210,000	\$ 21,000	\$ 300	\$ 84	\$ 384
\$ 220,000	\$ 22,000	\$ 300	\$ 88	\$ 388
\$ 230,000	\$ 23,000	\$ 300	\$ 92	\$ 392
\$ 240,000	\$ 24,000	\$ 300	\$ 96	\$ 396
\$ 250,000	\$ 25,000	\$ 300	\$ 100	\$ 400
\$ 260,000	\$ 26,000	\$ 300	\$ 104	\$ 404
\$ 270,000	\$ 27,000	\$ 300	\$ 108	\$ 408
\$ 280,000	\$ 28,000	\$ 300	\$ 112	\$ 412
\$ 290,000	\$ 29,000	\$ 300	\$ 116	\$ 416
\$ 300,000	\$ 30,000	\$ 300	\$ 120	\$ 420

Now we will compare the tax liability for home owners if the fire fee was changed to a city assessed millage tax on properties. In this scenario, the majority of homeowners based upon tax and parcel information would receive an overall reduction in annual home expenses while not jeopardizing overall fire department services or operation. To understand the implications of this change, a tax breakpoint had to be found for homeowners. Under the current fire fee system, we used the home value of \$250,000 as the breakpoint. This is easy to compare since the yearly tax liability is the fire fee plus the four mills revenue which equals \$400.00 (\$300.00 + \$100.00 = \$400.00). Now under a city millage consolidation plan with 16.00 mills assessed, the \$400.00 breakpoint can be calculated to fall near the \$250,000 home value. This means every home valued under \$250,000 could see a reduction in taxes owed for fire services in the City of

Diamondhead. Based upon our tax information on the average assessment of \$160,000.00 for a homestead property in Diamondhead could see a reduction in expenses of \$108.00 annually from \$364.00 currently to \$256.00 in a consolidation effort.

**Table 6.3. City Millage for Fire Services at 10% Assessment**

Home Value	10% Assessed of True Value	Total Tax
\$ 50,000	\$ 5,000	\$ 80
\$ 60,000	\$ 6,000	\$ 96
\$ 70,000	\$ 7,000	\$ 112
\$ 80,000	\$ 8,000	\$ 128
\$ 90,000	\$ 9,000	\$ 144
\$ 100,000	\$ 10,000	\$ 160
\$ 110,000	\$ 11,000	\$ 176
\$ 120,000	\$ 12,000	\$ 192
\$ 130,000	\$ 13,000	\$ 208
\$ 140,000	\$ 14,000	\$ 224
\$ 150,000	\$ 15,000	\$ 240
<b>\$ 160,000</b>	<b>\$ 16,000</b>	<b>\$ 256</b>
\$ 170,000	\$ 17,000	\$ 272
\$ 180,000	\$ 18,000	\$ 288
\$ 190,000	\$ 19,000	\$ 304
\$ 200,000	\$ 20,000	\$ 320
\$ 210,000	\$ 21,000	\$ 336
\$ 220,000	\$ 22,000	\$ 352
\$ 230,000	\$ 23,000	\$ 368
\$ 240,000	\$ 24,000	\$ 384
\$ 250,000	\$ 25,000	\$ 400
\$ 260,000	\$ 26,000	\$ 416
\$ 270,000	\$ 27,000	\$ 432
\$ 280,000	\$ 28,000	\$ 448
\$ 290,000	\$ 29,000	\$ 464
\$ 300,000	\$ 30,000	\$ 480

For non-homestead properties, the City of Diamondhead will assess real property at the 15% level. Examples include second homes, vacation homes, rental property, and commercial property. Table 6.4 depicts the tax implications for properties assessed under the 15% guidelines. For example, the \$160,000 average property value used previously would generate an expected annual tax bill of \$352.00. Based upon our tax information on the average assessment of \$160,000.00 for a non-homestead property in Diamondhead could see a reduction in expenses of \$12.00 annually from \$364.00 currently to \$352.00 in a consolidation effort.

**Table 6.4. City Millage for Fire Services at 15% Assessment**

Home Value	15% Assessed of True Value	Total Tax
\$ 50,000	\$ 7,500	\$ 110
\$ 60,000	\$ 9,000	\$ 132
\$ 70,000	\$ 10,500	\$ 154
\$ 80,000	\$ 12,000	\$ 176
\$ 90,000	\$ 13,500	\$ 198
\$ 100,000	\$ 15,000	\$ 220
\$ 110,000	\$ 16,500	\$ 242
\$ 120,000	\$ 18,000	\$ 264
\$ 130,000	\$ 19,500	\$ 286
\$ 140,000	\$ 21,000	\$ 308
\$ 150,000	\$ 22,500	\$ 330
<b>\$ 160,000</b>	<b>\$ 24,000</b>	<b>\$ 352</b>
\$ 170,000	\$ 25,500	\$ 374
\$ 180,000	\$ 27,000	\$ 396
\$ 190,000	\$ 28,500	\$ 418
\$ 200,000	\$ 30,000	\$ 440
\$ 210,000	\$ 31,500	\$ 462
\$ 220,000	\$ 33,000	\$ 484
\$ 230,000	\$ 34,500	\$ 506
\$ 240,000	\$ 36,000	\$ 528
\$ 250,000	\$ 37,500	\$ 550
\$ 260,000	\$ 39,000	\$ 572
\$ 270,000	\$ 40,500	\$ 594
\$ 280,000	\$ 42,000	\$ 616
\$ 290,000	\$ 43,500	\$ 638
\$ 300,000	\$ 45,000	\$ 660

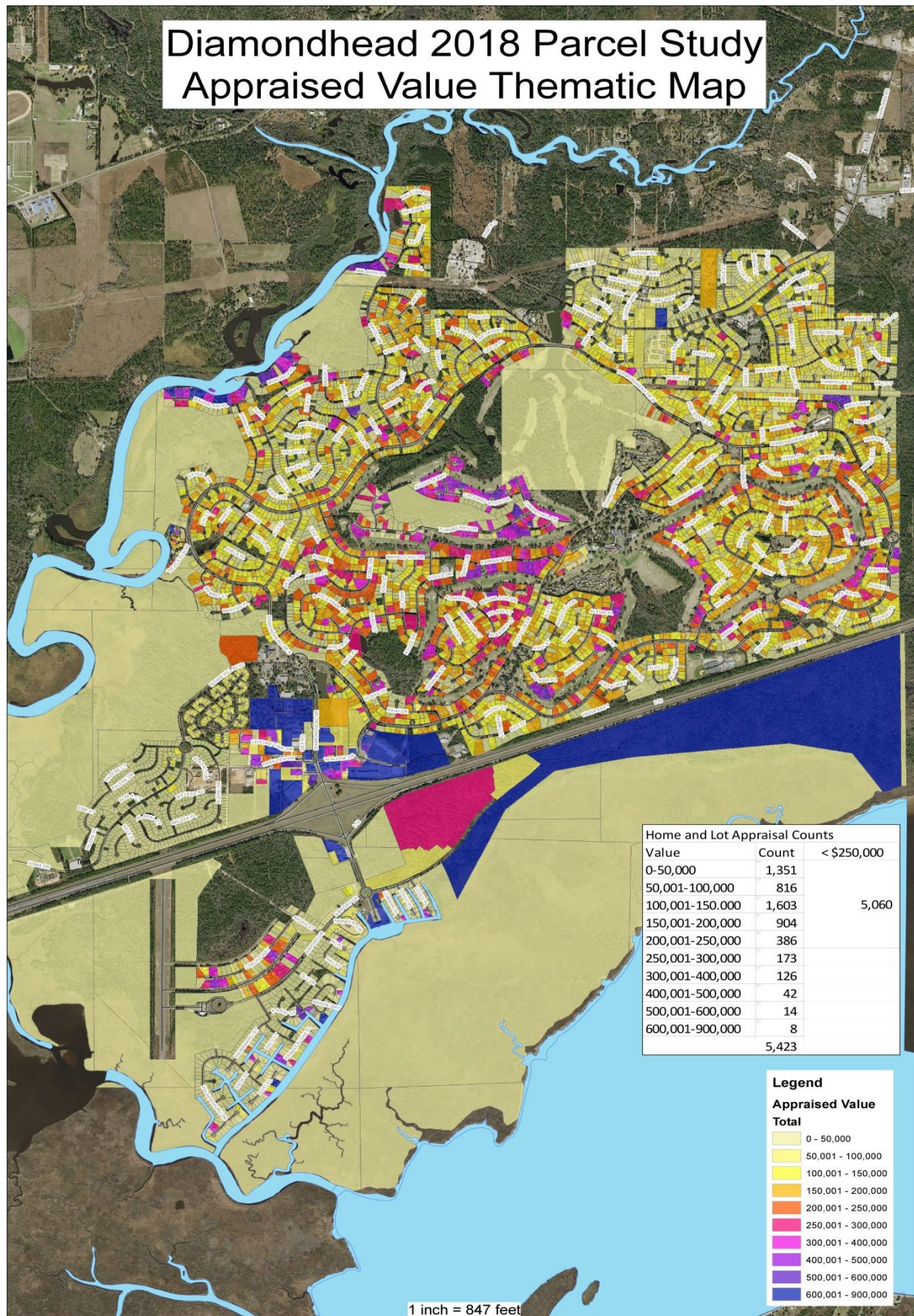


By calculating the tax breakpoint for homeowners, we can now find how many homeowners could possibly experience a tax cut by examining publicly available property data through the Hancock County Tax Assessors Office. According to the tax assessor's office, the City of Diamondhead has 5,423 parcels valued between \$0 - \$900,000. With this property appraisal breakout, it shows 5,060 parcels have an appraisal value of \$250,000 or less meaning an estimated 93% of property owners could see their taxes lowered or roughly remain the same. Figure 6.1 graphically breaks down parcel values according to colors.

**Table 6.5. City of Diamondhead Parcel Count & Appraisal Values**

Home & Lot Appraisal Counts	
Value	Count
\$0 - \$50,000	1,351
\$50,001 - \$100,000	816
\$100,001 - \$150,000	1,603
\$150,001 - \$200,000	904
\$200,001 - \$250,000	386
\$250,001 - \$300,000	173
\$300,001 - \$400,000	126
\$400,001 - \$500,000	42
\$500,001 - \$600,000	14
\$600,000 - \$900,000	8

Figure 6.1. Diamondhead Parcel Value Heat Map



According to Table 6.4 above, 364 homes/structures could see an increase for fire services and an estimated 3,000 homes could see a positive impact or decrease in consolidation of fire services. Additionally, vacant properties that are currently not billed due to no structure on property for fire services would see a slight increase in taxes due to mill increase.

Question 5: What are the advantages and barriers to consolidation?

The data above suggests consolidation of fire services could be beneficial and an annual reduction in fees for an overwhelming majority of homeowners in Diamondhead.

Advantages include:

- Reduce annual expenses on majority of homes/structures in Diamondhead
- Increase collections from an estimated 83% to 98% for fire services
- Eliminate unnecessary duplications amongst governmental entities
- Increase revenue by taxing all classes of property, not just Class 1 & 2
- Fee is replaced with a fair tax based upon assessment value

Barriers to consolidation include:

- PERS liability related to City not being a participating entity in State Retirement System
- Political opposition
- MS Code of 1972 Section 27 on Taxation and Finance may allow special circumstance to increase tax levy more than 10% cap in any given fiscal year



## Section 7. Appendix

### Appendix A. "All Emergency Calls (2014-2017)"

**Table 7.1. Bayside Emergency Call Log**

Dept.	Event Code	Event Description	Response 2014	Responses 2015	Responses 2016	Responses 2017
Bayside	RHAZ	Road Hazard	0	1	0	0
Bayside	1035	Pursuit	1	0	0	1
Bayside	1057F	Funeral Escort	0	0	0	1
Bayside	S1	Accident Unknown Injuries	9	11	22	90
Bayside	S2	Alarm	0	0	0	2
Bayside	S3	Traffic Stop	0	0	0	3
Bayside	S12	Assault	5	10	8	9
Bayside	S13	Assault with Weapon	0	0	1	1
Bayside	S14	Assault by Threat	2	1	0	0
Bayside	S15	Bomb Threat	0	0	1	0
Bayside	S16	Burglary	0	0	0	1
Bayside	S1P	Accident Private Property	1	0	3	3
Bayside	S1S	Accident with Injuries	12	23	15	19
Bayside	S1SF	Accident with Fatality	0	1	0	0
Bayside	S1SP	Vehicle vs. Pedestrian	0	0	1	6
Bayside	S1SX	Accident with Extrication	0	0	0	2
Bayside	S2	Alarm	0	4	7	0
Bayside	S2F	Fire Alarm	0	0	0	8
Bayside	S2M	Medical Alarm	0	0	0	5
Bayside	S20W	Welfare Concern	3	8	12	10
Bayside	S24	Cutting/Stabbing	0	1	0	0
Bayside	S23	Weather Related	2	0	0	3
Bayside	S25	Death	4	10	8	6
Bayside	S27	Shots Fired	0	0	2	2
Bayside	S29	Disturbance	2	5	9	26
Bayside	S2F	Fire Alarm	5	4	9	0
Bayside	S3	Traffic Stop	0	0	2	0
Bayside	S31	Drunk	0	1	0	0
Bayside	S34	Fight	1	0	2	3
Bayside	S36	Smoke/Unknown	21	11	15	34
Bayside	S36A	Mutual Aid	0	0	0	2
Bayside	S36G	Grass/Brush	6	15	6	10
Bayside	S36S	Structure Any Type	8	7	3	11
Bayside	S36T	Trash/Debris	9	6	5	8
Bayside	S36V	Vehicle Fire	7	4	4	15
Bayside	S36W	Woods/Forest/Trees	17	15	14	15
Bayside	S39	Hit & Run	3	1	3	6
Bayside	S42	Abandoned Vehicle	1	0	0	0
Bayside	S47	Mental Case	0	1	0	1
Bayside	S50	Public/Officer Assist	4	12	12	25
Bayside	S51	Drunk Driver	0	0	0	2

Bayside	S53	Discharge BB/Pellet Gun	0	1	0	0
Bayside	S58	Advise Case Number	0	0	0	1
Bayside	S6	Assist Motorist	4	4	1	14
Bayside	S62	Shooting	0	1	0	3
Bayside	S64	Suicide	1	1	0	0
Bayside	S64A	Suicide Attempt	7	7	7	4
Bayside	S64T	Suicide Threat	4	2	8	9
Bayside	S66	Suspicious Person/Vehicle	2	4	3	6
Bayside	S6S	Vehicle Lock Out	0	1	1	2
Bayside	S67	Theft	0	0	0	1
Bayside	S68	Trespassing	1	0	0	0
Bayside	S70	Traffic Control/Congestion	0	0	1	0
Bayside	S72	Medical Emergency	154	337	284	437
Bayside	S73	Animal Bite	0	0	0	4
Bayside	S74	Animal Problem	0	0	1	1
Bayside	S77	Juvenile Problem	2	1	1	5
Bayside	S79	Domestic	4	7	12	19
Bayside	S80J	Missing Juvenile/Runaway	0	1	0	1
Bayside	S82	Accident Other Than Vehicle	0	1	0	1
Bayside	S83	Harassing Phone Calls	0	0	1	0
Bayside	S86	Civil Dispute	0	0	1	1
Bayside	S86C	Civil Matter Over Child Custody	0	0	0	1
Bayside	S91	Unauthorized Use	0	0	0	1
Bayside	S911	Unknown Violation	0	0	0	1
Bayside	S929G	Natural Gas Smell/Leak	0	0	1	3
Bayside		Total	302	520	486	845

**Table 7.2. Fenton Emergency Call Log**

Dept.	Event Code	Event Description	Responses 2014	Responses 2015	Responses 2016	Responses 2017
Fenton	RHAZ	Road Hazard	0	0	1	1
Fenton	1035	Pursuit	0	1	0	0
Fenton	S1	Accident Unknown Injuries	5	13	27	31
Fenton	S12	Assault	3	2	1	1
Fenton	S13	Assault with Weapon	1	0	0	0
Fenton	S15F	Accident with Fatality	0	0	0	2
Fenton	S15X	Accident with Extrication	0	0	0	1
Fenton	S15P	Vehicle vs. Pedestrian	0	0	0	1
Fenton	S1P	Accident Private Property	0	1	4	0
Fenton	S1S	Accident with Injuries	15	3	9	5
Fenton	S2	Alarm	1	3	7	1
Fenton	S2M	Medical Alarm	0	0	0	2
Fenton	S20	Complaint/See an Officer	1	0	0	0
Fenton	S20W	Welfare Concern	1	0	2	4
Fenton	S23	Weather Related	0	1	0	6
Fenton	S25	Death	3	3	3	2
Fenton	S27	Shots Fired	0	1	0	0
Fenton	S29	Disturbance	2	2	2	3
Fenton	S2F	Fire Alarm	2	5	7	11
Fenton	S34	Fight	0	0	0	1
Fenton	S36	Smoke/Unknown	6	6	6	13
Fenton	S36A	Mutual Aid	0	0	0	3
Fenton	S36E	Electrical Fire	0	0	0	1
Fenton	S36G	Grass/Brush	6	4	4	16
Fenton	S36H	Fire Heavy Equipment	0	0	0	1
Fenton	S36S	Structure Any Type	6	7	16	9
Fenton	S36T	Trash/Debris	2	1	1	1
Fenton	S36V	Vehicle Fire	3	1	3	9
Fenton	S36W	Woods/Forest/Trees	10	8	10	12
Fenton	S39	Hit & Run	2	2	1	0
Fenton	S45	Malicious Mischief	0	1	0	0
Fenton	S50	Public/Officer Assist	0	6	1	9
Fenton	S58	Reckless Driver	0	0	0	1
Fenton	S6	Assist Motorist	0	1	1	2
Fenton	S64	Suicide	0	1	0	0
Fenton	S64A	Suicide Attempt	1	2	7	0
Fenton	S64T	Suicide Threat	1	1	4	1
Fenton	S66	Suspicious Person/Vehicle	0	0	4	2
Fenton	S67	Theft	0	0	1	0
Fenton	S72	Medical Emergency	119	118	138	128
Fenton	S73	Animal Bite	0	1	0	0
Fenton	S74	Animal Warden Needed	0	0	0	2
Fenton	S77	Juvenile Problem	0	0	0	1
Fenton	S78	Livestock Problem	0	1	0	2
Fenton	S79	Domestic	6	2	3	2
Fenton	S80J	Missing Juvenile/Runaway	0	0	0	1

Fenton	S82	Accident Other Than Vehicle	0	1	0	0
Fenton	S87	Damage	0	0	1	0
Fenton	S929	Hazmat/Chemical Spill	0	0	1	0
Fenton	S929G	Natural Gas Smell/Leak	0	1	0	1
Fenton		Total	196	200	265	289

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**Table 7.3. Diamondhead Emergency Call Log**

Dept.	Event Code	Event Description	Responses 2014	Responses 2015	Responses 2016	Responses 2017
Diamondhead	RHAZ	Road Hazard	0	1	0	1
Diamondhead	1035	Pursuit	0	0	0	2
Diamondhead	S1	Accident Unknown Injuries	24	23	55	73
Diamondhead	S12	Assault	2	0	1	2
Diamondhead	S13	Assault with Weapon	1	0	0	1
Diamondhead	S14	Assault by Threat	1	0	0	0
Diamondhead	S15	Bomb Threat	1	0	0	0
Diamondhead	S16	Burglary	0	0	0	1
Diamondhead	S1P	Accident Private Property	2	1	17	5
Diamondhead	S1S	Accident with Injuries	24	24	20	12
Diamondhead	S1SF	Accident with Fatality	0	1	1	0
Diamondhead	S1SP	Vehicle vs. Pedestrian	1	1	0	1
Diamondhead	S2	Alarm	18	26	22	10
Diamondhead	S20	Complaint/See an Officer	2	0	0	0
Diamondhead	S20W	Welfare Concern	10	11	13	22
Diamondhead	S23	Weather Related	1	1	0	1
Diamondhead	S25	Death	11	12	11	16
Diamondhead	S27	Shots Fired	1	0	0	0
Diamondhead	S28	Fireworks	0	1	0	0
Diamondhead	S29	Disturbance	0	10	9	8
Diamondhead	S2F	Fire Alarm	41	37	55	76
Diamondhead	S3	Traffic Stop	0	0	5	3
Diamondhead	S34	Fight	3	2	3	1
Diamondhead	S36	Smoke/Unknown	20	21	23	23
Diamondhead	S36A	Mutual Aid	0	0	0	24
Diamondhead	S36E	Electrical Fire	0	0	1	1
Diamondhead	S36G	Grass/Brush	5	4	1	8
Diamondhead	S36S	Structure Any Type	5	5	3	5
Diamondhead	S36T	Trash/Debris	2	5	1	4
Diamondhead	S36V	Vehicle Fire	1	2	8	6
Diamondhead	S36W	Woods/Forest/Trees	1	2	4	2
Diamondhead	S39	Hit & Run	0	1	1	5
Diamondhead	S4	Warrant	0	1	0	0
Diamondhead	S4S	Civil Process/Subpoena	0	0	0	1
Diamondhead	S46	Person with Gun	0	0	1	0
Diamondhead	S47	Mental Case	0	0	1	0
Diamondhead	S50	Public/Officer Assist	73	67	84	119
Diamondhead	S57	Rape	0	0	1	1
Diamondhead	S58	Reckless Driver	1	0	3	0
Diamondhead	S6	Assist Motorist	1	3	4	7
Diamondhead	S62	Shooting	0	0	1	0
Diamondhead	S64	Suicide	2	0	0	3
Diamondhead	S64A	Suicide Attempt	5	3	13	3
Diamondhead	S64T	Suicide Threat	4	4	6	3
Diamondhead	S66	Suspicious Person/Vehicle	3	2	4	10



Diamondhead	S6S	Vehicle Lock Out	1	3	2	5
Diamondhead	S7	Armed Robbery Occurrence	0	0	1	0
Diamondhead	S70	Traffic Control/Congestion	0	0	2	1
Diamondhead	S71	Shoplifting	0	0	0	2
Diamondhead	S72	Medical Emergency	525	463	521	690
Diamondhead	S73	Animal Bite	2	0	1	1
Diamondhead	S74	Animal Problem	0	1	0	3
Diamondhead	S77	Juvenile Problem	0	2	2	1
Diamondhead	S79	Domestic	6	10	9	6
Diamondhead	S80	Missing Person	0	0	1	0
Diamondhead	S80J	Missing Juvenile/Runaway	0	0	2	1
Diamondhead	S82	Accident Other Than Vehicle	1	1	1	0
Diamondhead	S84L	Lost Property	0	0	1	0
Diamondhead	S86	Civil Dispute	1	0	1	1
Diamondhead	S87	Damage	1	0	1	2
Diamondhead	S911	911 Call/Hang Up	1	0	1	4
Diamondhead	S91	Unauthorized Use of a Vehicle	0	1	0	0
Diamondhead	S913	Debris Removal Problem	1	0	0	0
Diamondhead	S929	Hazmat/Chemical Spill	7	2	0	1
Diamondhead	S929G	Natural Gas Smell/Leak	0	0	2	5
Diamondhead		Total	812	754	920	1,205

**Table 7.4. Kiln Emergency Call Log**

Dept.	Event Code	Event Description	Responses 2014	Responses 2015	Responses 2016	Responses 2017
Kiln	S1	Accident Unknown Injuries	4	2	62	97
Kiln	S1P	Accident Private Property	0	0	11	21
Kiln	S1S	Accident with Injuries	2	1	26	20
Kiln	S1SF	Accident with Fatality	0	0	2	2
Kiln	S1SP	Vehicle vs. Pedestrian	0	0	1	2
Kiln	S10	Stolen Vehicle	0	0	0	1
Kiln	S12	Assault	0	0	0	1
Kiln	S15	Bomb Threat	0	0	0	1
Kiln	S16	Burglary	0	0	0	1
Kiln	S2	Alarm	1	0	2	1
Kiln	S20W	Welfare Concern	0	0	2	8
Kiln	S23	Citizen Holding Subject	0	0	0	4
Kiln	S25	Death	0	0	0	7
Kiln	S27	Shots Fired	0	1	0	0
Kiln	S29	Disturbing the Peace	0	0	0	7
Kiln	S2F	Fire Alarm	0	0	27	25
Kiln	S2M	Medical Alarm	0	0	0	7
Kiln	S34	Fight	0	0	0	1
Kiln	S36	Smoke/Unknown	3	2	13	17
Kiln	S36A	Mutual Aid	0	0	0	5
Kiln	S36E	Electrical Fire	0	0	0	1
Kiln	S36G	Grass/Brush	0	0	9	14
Kiln	S36H	Fire Heavy Equipment	0	0	0	1
Kiln	S36S	Structure Any Type	5	7	14	7
Kiln	S36T	Trash/Debris	0	0	2	4
Kiln	S36V	Vehicle Fire	0	1	1	9
Kiln	S36W	Woods/Forest/Tree	0	0	2	13
Kiln	S39	Hit & Run	0	0	1	0
Kiln	S50	Public/Officer Assist	1	0	7	17
Kiln	S58	Reckless Driver	0	0	1	1
Kiln	S6	Assist Motorist	1	0	2	8
Kiln	S64A	Suicide Attempt	0	0	0	1
Kiln	S64T	Suicide Threat	0	0	0	5
Kiln	S66	Suspicious Person/Vehicle	0	0	1	6
Kiln	S67	Theft	0	0	0	1
Kiln	S68	Trespassing	0	0	0	1
Kiln	S70	Traffic Control/Congestion	0	0	2	0
Kiln	S72	Medical Emergency	1	1	3	158
Kiln	S74	Animal Warden	0	0	0	2

Needed						
Kiln	S78	Livestock Problem	0	0	1	0
Kiln	S79	Domestic Dispute	0	0	0	4
Kiln	S80	Runaway/Missing Person	0	0	0	1
Kiln	S80J	Missing Juvenile/Runaway	0	0	2	1
Kiln	S82	Accident Other Than Vehicle	0	0	2	2
Kiln	S929G	Gas Smell of Leak	0	0	0	4
Kiln	S911	Unknown Violation	0	0	0	1
Kiln	RHAZ	Road Hazard	0	0	0	1
Kiln	FUI	Follow Up Investigation	0	0	0	1
Kiln	Test	Test	0	0	5	0
Kiln		Total	18	15	201	492

**Table 7.5. Leetown Emergency Call Log**

Dept.	Event Code	Event Description	Responses 2014	Responses 2015	Responses 2016	Responses 2017
Leetown	1057C	Civil Escort	0	1	0	0
Leetown	RHAZ	Road Hazard	0	0	2	2
Leetown	S1	Accident Unknown Injuries	11	17	37	65
Leetown	S12	Assault	3	5	3	5
Leetown	S14	Assault by Threat	2	0	0	0
Leetown	S16	Burglary	0	0	1	0
Leetown	S1P	Accident Private Property	1	0	3	1
Leetown	S1S	Accident with Injuries	21	29	28	16
Leetown	S1SF	Accident with Fatality	0	0	2	1
Leetown	S1SP	Vehicle vs. Pedestrian	0	2	0	1
Leetown	S1SX	Accident with Extrication	0	0	0	2
Leetown	S2	Alarm	3	12	6	3
Leetown	S2M	Medical Alarm	0	0	0	8
Leetown	S20	Complaint/See an Officer	1	0	0	0
Leetown	S20W	Welfare Concern	4	5	3	6
Leetown	S22	Checking Area	1	0	0	1
Leetown	S23	Weather Related	1	1	0	3
Leetown	S24	Cutting/Stabbing	0	0	1	0
Leetown	S25	Death	8	7	8	6
Leetown	S27	Shots Fired	0	2	1	0
Leetown	S29	Disturbance	1	1	7	4
Leetown	S2F	Fire Alarm	6	6	8	10
Leetown	S3	Traffic Stop	0	0	0	1
Leetown	S34	Fight	1	0	1	0
Leetown	S36	Smoke/Unknown	7	10	16	19
Leetown	S36A	Mutual Aide	0	0	0	4
Leetown	S36G	Grass/Brush	16	18	8	18
Leetown	36H	Fire Heavy Equipment	0	0	0	1
Leetown	S36S	Structure Any Type	10	7	21	10
Leetown	S36T	Trash/Debris	4	5	1	7
Leetown	S36V	Vehicle Fire	5	2	3	7
Leetown	S36W	Woods/Forest/Trees	12	15	14	21
Leetown	S39	Hit & Run	0	2	2	1
Leetown	S4	Warrant	0	0	1	0
Leetown	S45	Malicious & Mischief	0	0	1	0
Leetown	S46	Man With Gun	0	0	0	1
Leetown	S50	Public/Officer Assist	2	11	10	15
Leetown	S58	Reckless Driver	0	0	1	1
Leetown	S6	Assist Motorist	2	0	3	4
Leetown	S62	Shooting	0	0	1	0
Leetown	S64	Suicide	0	1	1	0
Leetown	S64A	Suicide Attempt	6	6	7	5
Leetown	S64T	Suicide Threat	11	10	3	7

Leetown	S65	Refueling	0	0	0	1
Leetown	S66	Suspicious Person/Vehicle	1	1	5	4
Leetown	S65	Vehicle Lock Out	0	1	0	0
Leetown	S67	Theft	0	0	0	2
Leetown	S72	Medical Emergency	174	221	214	237
Leetown	S73	Animal Bite	1	0	1	3
Leetown	S74	Animal Problem	1	0	0	2
Leetown	S77	Juvenile Problem	2	1	0	1
Leetown	S79	Domestic	4	4	16	18
Leetown	S80	Missing Person	1	0	0	0
Leetown	S80J	Missing Juvenile/Runaway	0	3	0	0
Leetown	S82	Accident Other Than Vehicle	0	0	2	4
Leetown	S86	Civil Dispute	0	0	0	1
Leetown	S87	Stalking	0	0	0	1
Leetown	S88	Harassment	0	0	1	0
Leetown	S911	Unknown Violation	0	0	0	1
Leetown	S929	Hazmat/Chemical Spill	1	0	1	0
Leetown		Total	324	406	444	531

**Table 7.6. Post 58 Emergency Call Log**

Dept.	Event Code	Event Description	Responses 2014	Responses 2015	Responses 2016	Responses 2017
Post 58	RHAZ	Road Hazard	1	2	1	1
Post 58	S1	Accident Unknown Injuries	8	6	28	38
Post 58	S12	Assault	0	3	3	0
Post 58	S13	Assault with Weapon	1	0	0	0
Post 58	S1P	Accident Private Property	2	1	5	3
Post 58	S1S	Accident with Injuries	23	29	23	8
Post 58	S1SF	Accident with Fatality	2	0	1	1
Post 58	S1SX	Accident with Extrication	0	0	0	1
Post 58	S2	Alarm	1	5	3	0
Post 58	S2M	Medical Alarm	0	0	0	1
Post 58	S20W	Welfare Concern	3	2	3	2
Post 58	S23	Weather Related	0	1	1	2
Post 58	S25	Death	4	5	13	0
Post 58	S29	Disturbance	2	4	5	0
Post 58	S2F	Fire Alarm	4	16	8	13
Post 58	S3	Traffic Stop	1	0	0	0
Post 58	S34	Fight	0	0	1	0
Post 58	S36	Smoke/Unknown	3	6	12	8
Post 58	36A	Mutual Aide	0	0	0	3
Post 58	S36E	Electrical Fire	0	0	0	1
Post 58	S36G	Grass/Brush	10	18	11	20
Post 58	S36H	Fire Heavy Equipment	0	0	0	1
Post 58	S36S	Structure Any Type	5	6	13	6
Post 58	S36T	Trash/Debris	1	1	0	1
Post 58	S36V	Vehicle Fire	2	2	4	1
Post 58	S36W	Woods/Forest/Trees	14	4	10	12
Post 58	S39	Hit & Run	1	0	2	0
Post 58	S45	Malicious & Mischief	1	0	0	0
Post 58	S46	Man With Gun	0	0	0	1
Post 58	S50	Public/Officer Assist	4	7	3	5
Post 58	S58	Reckless Driver	1	0	0	0
Post 58	S6	Assist Motorist	1	2	5	1
Post 58	S62	Shooting	0	1	1	0
Post 58	S64A	Suicide Attempt	1	1	4	0
Post 58	S64T	Suicide Threat	3	3	4	1
Post 58	S66	Suspicious Person/Vehicle	2	2	2	1
Post 58	S68	Trespassing	1	0	1	0
Post 58	S70	Traffic Control/Congestion	0	1	2	0
Post 58	S72	Medical Emergency	192	211	193	65
Post 58	S73	Animal Bite	0	1	0	0
Post 58	S79	Domestic	4	3	6	2
Post 58	S82	Accident Other Than Vehicle	2	0	0	2

Post 58	S86C	Civil Dispute Child Custody	0	0	1	0
Post 58	S87	Stalking	0	0	0	1
Post 58	S911	911 Call/Hang Up	1	0	0	0
Post 58	S913	Debris Removal Problem	0	1	0	0
Post 58	S929	Hazmat/Chemical Spill	0	0	2	1
Post 58		Total	301	344	371	203

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**Table 7.7. West Hancock Emergency Call Log**

Dept.	Event Code	Event Description	Responses 2014	Responses 2015	Responses 2016	Responses 2017
West Hancock	RHAZ	Road Hazard	1	1	0	3
West Hancock	S1	Accident Unknown Injuries	33	65	117	137
West Hancock	S12	Assault	1	0	1	1
West Hancock	S14	Assault By Threat	0	0	0	1
West Hancock	S16	Burglary	0	1	0	0
West Hancock	S1P	Accident Private Property	0	1	3	6
West Hancock	S1S	Accident with Injuries	54	70	59	16
West Hancock	S1SF	Accident with Fatality	0	1	2	0
West Hancock	S1SP	Vehicle vs. Pedestrian	0	0	3	0
West Hancock	S1SX	Accident with Extrication	0	0	0	2
West Hancock	S2	Alarm	1	4	2	0
West Hancock	S20	Complaint/See an Officer	1	0	0	0
West Hancock	S20W	Welfare Concern	3	2	7	5
West Hancock	S22	Checking Area	0	2	0	1
West Hancock	S23	Weather Related	1	1	1	6
West Hancock	S25	Death	2	2	1	5
West Hancock	S29	Disturbance	0	0	1	2
West Hancock	S2F	Fire Alarm	6	7	17	9
West Hancock	S3	Traffic Stop	0	0	0	3
West Hancock	S34	Fight	0	1	0	0
West Hancock	S36	Smoke/Unknown	9	13	8	15
West Hancock	S36A	Mutual Aide	0	0	0	3
West Hancock	S36G	Grass/Brush	6	1	9	5
West Hancock	S36S	Structure Any Type	1	2	6	9
West Hancock	S36T	Trash/Debris	0	1	0	1
West Hancock	S36V	Vehicle Fire	9	11	11	16
West Hancock	S36W	Woods/Forest/Trees	8	5	7	3
West Hancock	S39	Hit & Run	2	4	4	9
West Hancock	S45	Malicious & Mischief	0	0	1	3
West Hancock	S46	Person with Gun	1	0	0	0
West Hancock	S47	Mental Case	1	0	0	0
West Hancock	S50	Public/Officer Assist	6	9	13	9
West Hancock	S57	Rape	1	0	0	0
West Hancock	S58	Reckless Driver	1	1	1	1
West Hancock	S6	Assist Motorist	15	14	19	25
West Hancock	S64	Suicide	0	0	1	0
West Hancock	S64A	Suicide Attempt	1	0	0	0
West Hancock	S64T	Suicide Threat	1	3	0	2
West Hancock	S65	Refueling	0	0	0	1
West Hancock	S66	Suspicious Person/Vehicle	1	1	6	5
West Hancock	S67	Theft	0	0	0	2
West Hancock	S6S	Vehicle Lock Out	0	0	1	0
West Hancock	S70	Traffic	1	1	2	1



Control/Congestion						
West Hancock	S72	Medical Emergency	93	71	98	82
West Hancock	S74	Animal Problem	1	1	0	0
West Hancock	S77	Juvenile Problem	1	0	0	0
West Hancock	S79	Domestic	3	1	2	0
West Hancock	S80J	Missing Juvenile	0	0	0	1
West Hancock	S82	Accident Other Than Vehicle	1	2	4	2
West Hancock	S913	Debris Removal Problem	0	1	2	0
West Hancock	S929	Hazmat/Chemical Spill	1	5	2	0
West Hancock	S929G	Natural Gas Smell/Leak	0	1	2	5
West Hancock	S911	Unknown Violation	0	0	0	1
West Hancock		Total	267	306	413	398

**Table 7.8. Clermont Harbor Emergency Call Log**

Dept.	Event Code	Event Description	Responses 2014	Responses 2015	Responses 2016	Responses 2017
Clermont	S1	Accident Unknown Injuries	3	4	11	24
Clermont	S12	Assault	1	0	0	0
Clermont	S1P	Accident Private Property	0	1	8	5
Clermont	S1S	Accident with Injuries	9	7	11	0
Clermont	S1SF	Accident with Fatality	1	0	0	0
Clermont	S1SP	Vehicle vs. Pedestrian	1	0	0	2
Clermont	S1WR	Water Emergency/Accident	0	0	1	0
Clermont	S1SX	Accident with Extrication	0	0	0	1
Clermont	S1WR	No Description	0	0	0	1
Clermont	S15	Bomb Threat	0	0	0	2
Clermont	S2	Alarm	1	0	3	0
Clermont	S20W	Welfare Concern	0	1	0	0
Clermont	S2F	Fire Alarm	8	6	3	4
Clermont	S23	Citizen Holding Subject	0	0	0	1
Clermont	S3	Traffic Stop	0	0	0	1
Clermont	S34	Fight	0	0	0	1
Clermont	S36	Smoke/Unknown	6	2	7	6
Clermont	S36G	Grass/Brush	0	3	4	4
Clermont	S36S	Structure Any Type	0	0	1	6
Clermont	S36T	Trash/Debris	1	1	1	2
Clermont	S36V	Vehicle Fire	2	0	1	3
Clermont	S36W	Woods/Forest/Trees	7	7	5	3
Clermont	S39	Hit & Run	0	0	1	2
Clermont	S50	Public/Officer Assist	0	1	0	1
Clermont	S6	Assist Motorist	1	0	1	1
Clermont	S62	Shooting	0	0	0	1
Clermont	S66	Suspicious Person/Vehicle	0	2	0	1
Clermont	S72	Medical Emergency	3	0	1	1
Clermont	S77	Juvenile Problem	0	0	1	
Clermont	S80J	Missing Juvenile/Runaway	0	1	0	1
Clermont	S82	Industrial Accident	0	0	0	1
Clermont	S929	Hazmat/Chemical Spill	1	0	1	1
Clermont		Total	45	36	61	76

## **Appendix B. MS Rating Bureau Grading Questionnaire**

### **Emergency Communications**

This section of the fire suppression rating schedule reviews the facilities provided for the general public to report structures fires, telecommunicator efficiency in alarm receipt and processing, telecommunicator training/certification, and facilities used to dispatch fire department companies to reported structure fires.

1. Section 414, Credit for Emergency Reporting (3.00 Points)
  - a. This section reviews the facilities provided for the public to report fires, including the listing of fire and business numbers in the telephone directory.
2. Section 422, Credit for Telecommunicators (4.00 Points)
  - a. This section reviews the number of operators on-duty at the communications center to handle fire calls.
3. Section 432, Credit for Dispatch Circuits (3.00 Points)
  - a. This section reviews the dispatch circuit facilities used to transmit the alarms to fire department members.

Section 440, Total Credit for Emergency Communications: 10.00 Points

### **Fire Departments**

This section of the Fire Suppression Rating Schedule reviews the engine and ladder and/or service companies, equipment carried, response to fires, training, and available fire fighters.

1. Section 513, Credit for Engine Companies (6.00 Points)
  - a. This section reviews the number of engine companies and the hose and equipment carried.
2. Section 523, Credit for Reserve Pumpers (0.50 Points)
  - a. This section reviews the number of reserve pumpers, their pump capacities, and the hose and equipment carried on each.
3. Section 532, Credit for Pump Capacity (3.00 Points)
  - a. This section reviews the total available pump capacity.
4. Section 549, Credit for Ladder Service (4.00 Points)
  - a. This section reviews the number of ladder and/or service companies and the equipment carried on each.
5. Section 553, Credit for Reserve Ladder Service (0.50 Points)
  - a. This section reviews the number of reserve ladder and/or service trucks, and the equipment carried on each.

6. Section 561, Credit for Distribution (10.00 Points)
  - a. This section reviews the percent of built-upon area which has an adequately equipped, responding first-due engine company within 1-1/2 road miles and an adequately equipped, responding ladder and/or service company within 2-1/2 miles.
7. Section 571, Credit for Company Personnel (15.00+ Points)
  - a. This section reviews the average number of equivalent fire fighters and company officers on duty with existing companies.
8. Section 581, Credit for Training (9.00 Points)
  - a. This section reviews the training facilities and their use.
9. Section 730, Credit for Operational Considerations (2.00 Points)

Section 590, Total Credit for Fire Department: 50.00 Points

### **Water Supply**

This section of the Fire Suppression Rating Schedule reviews the water supply system that is available for fire suppression in the city.

1. Section 616, Credit for the Supply System (30.00 Points)
  - a. This section reviews the supply works, the main capacity, and hydrant distribution.
2. Section 621, Credit for Hydrant Size, Type, and Installation (3.00 Points)
  - a. This section reviews the type of hydrants and method of installation.
3. Section 631, Credit for Inspection and Fire Flow Testing of Hydrants (7.00 Points)

Section 640, Total Credit for Water Supply: 40.00 Points

### **Community Risk Reduction**

This section of the Fire Suppression Rating Schedule reviews efforts towards Fire Prevention, Fire Investigations and Public Fire Safety Education.

1. Section 1025, Credit for Fire Prevention & Code Enforcement (2.20 Points)
  - a. This section reviews Fire Prevention staffing, certification and training, inspection and follow.
2. Section 1033, Credit for Fire Safety Education Programs (2.20 Points)
  - a. This section reviews Fire Prevention staffing, certification and training, inspection.
3. Section 1044, Credit for Fire Investigation Programs (1.10 Points)

- a. This section reviews qualifications of fire investigators and use of fire incident reporting.
4. Section 1045, Credit for electronic records (MSRB Only) (0.50 Points)

Section 1050, Total Credit for Community Risk Reduction: 6.00 Points

Summary of Credit

<u>Feature</u>	<u>Credit</u>
Receiving & Handling Fire Alarms	10.00
Fire Dept. (Including Operational Consideration)	50.00
Water Supply	40.00
<u>Community Risk Reduction</u>	<u>6.00</u>
Total	106.00

Class	Points
1	90.00+
2	80.00 – 89.99
3	70.00 – 79.99
4	60.00 – 69.99
5	50.00 – 59.99
6	40.00 – 49.99
7	30.00 – 39.99
8	20.00 – 29.99
9	10.00 – 19.99
10	0.00 – 9.99